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ABSTRACT

The inservice training of secondary teachers in the consumer economics areas of personal and family financial planning has been identified as a prime need. Responsibility for providing inservice programs in both content and methods of teaching consumer education rests, in part, on colleges of education. This manual was developed to be a guide for institutions of higher education in planning and conducting inservice education that will best meet the needs of teachers. Specifically, the manual is intended to: (1) assist individual colleges and universities in developing coordinated and effective inservice programs in personal and family financial planning; and (2) encourage individual colleges and universities to organize and carry out periodic consumer education inservice programs for secondary teachers, particularly related to personal and family finance. It will also assist colleges and universities in identifying the needs, goals, objectives, planning strategies, implementation, and evaluation components of professional development programs. (JD)

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WORKSHOP PLANNING MANUAL
FOR
TEACHER INSERVICE EDUCATION
IN
PERSONAL AND FAMILY FINANCIAL PLANNING

MICHIGAN CONSUMER EDUCATION CENTER

In Cooperation With

MICHIGAN INTER-UNIVERSITY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

FUNDED BY
AMERICAN COUNCIL OF LIFE INSURANCE

SP 017 789

JUL 2

WORKSHOP PLANNING MANUAL
FOR
TEACHER INSERVICE EDUCATION
IN
PERSONAL AND FAMILY FINANCIAL PLANNING

BY
JANICE HOLM LLOYD
MARILYN GUNTHER

1979

PUBLISHED BY
MICHIGAN CONSUMER EDUCATION CENTER
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YPSILANTI, MICHIGAN 48197

IN COOPERATION WITH
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FUNDED BY
THE AMERICAN COUNCIL OF LIFE INSURANCE
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I. INTRODUCTION

A. CONSUMER EDUCATION IN MICHIGAN

B. INTER-UNIVERSITY PROGRAM THROUGH AMERICAN COUNCIL OF LIFE INSURANCE

C. SPONSORING INSTITUTIONS

D. PURPOSE OF MANUAL

CONSUMER ECONOMIC EDUCATION IN MICHIGAN

In 1974, the Michigan legislature mandated the development and distribution of a curriculum guide in consumer economics by passage of Public Act No. 89. Publication of the Consumer Economic Education Guidelines is expected during the Winter of 1979-80.

The Guidelines include recommendations for broad community support within each school district, and the development of an interdisciplinary program incorporated in pre-kindergarten through adult curriculum. Staff inservice training is emphasized prior to and during implementation of a consumer economic education program. Ongoing evaluation would assess and improve the program.

During the same time period, the 1979 edition of The Common Goals of Michigan Education (following a first edition in 1971) was being developed, intended to present a consensus view (from a broad representation of Michigan citizens concerned with education) of what the basic goals of the public school system should be for all students. Several of the broad goals specifically pertain to consumer economic education content, such as, "Acquire knowledge, skills, and attitudes necessary to be an effective producer and consumer of goods and services."

Reflecting the support of the Michigan Department of Education for a competency based approach to education, and correlated with The Common Goals of Michigan Education, is the 1978 Department of Education publication, The Michigan Life Role Competencies. The Life-Role Competencies are considered to transcend traditional curriculum boundaries, and consumer education may be viewed as having a contribution to make toward student attainment of most of the competencies. The competency of most obvious concern to the teacher of personal and family finance is,

> "Use personal, societal and economic resources to meet individual and family needs."

The ways in which Michigan's 530 school districts may use the publications cited vary widely. The State Board of Education does not require a consumer education course or the demonstration of the Life-Role Competencies for high school graduation, but intends the use of these publications to be for the guidance of local school districts in assessing and developing goals, policies, and curriculum. (Some local districts do have course requirements and are preparing to assess competency attainment.) There will be an additional incentive for individual districts to strengthen consumer related offerings beginning in the 1980-81 school year. At that time, any district wishing to be reimbursed with federal funds under the 1976 Vocational Education Amendments must have at least one operating section of Consumer Education.

A potential influence upon all Michigan inservice education will be the implementation of the State Plan for School Staff Development in Michigan (March, 1979). According to this plan, funding by the state of local staff development programs will be based upon fixed allocations per certified teaching staff member in local school districts. Application by local districts or regionally organized consortia must be made to the Department of Education for access to these funds. Groups or persons with inservice delivery capability, such as the Inter-University Committee on Consumer Economic Education, must familiarize themselves with the new procedures.

INTER-UNIVERSITY PROGRAM THROUGH AMERICAN COUNCIL OF LIFE INSURANCE

The idea for the development of an inservice workshop planning manual grew out of the Michigan Inter-University Workshop in Consumer Economics at Northwood Institute, Midland, Michigan, in August, 1978. That workshop, funded by the American Council of Life Insurance, was attended by 48 Michigan consumer educators and guest participants. The objectives for the August workshop were:

1. Review and update knowledge of content in the area of personal and family financial planning.
2. Identify ideas on effective methods of teaching personal and family financial planning competencies.
3. Identify strategies for integrating consumer economic concepts and methods into preservice and inservice teacher training programs in Michigan.
4. Encourage improved communications and coordination among universities and Teacher Centers in Professional Development Programs in consumer economics.

Participants in the 1978 workshop identified as a prime need the inservice update of secondary teachers in the personal and family finance area of consumer economics. Inservice education of teachers in the United States has been called a national disaster, lacking in design and coordination. These weaknesses were felt to be particularly critical in consumer economic education, because few teachers have formal academic preparation in the field.

While serving as Michigan's State Superintendent of Public Instruction, John Porter highlighted the development of effective inservice programs for all school staff as one of the most demanding challenges facing local school districts and state educational agencies in the next decade.[1] Inservice education is, in fact, an essential method of updating teachers, since the Michigan teaching force is becoming older, more experienced, and better educated. There are fewer openings for new teachers, freshly trained in new content and methods, and the extant teaching force averages a longer period of service than occurred during recent decades. Seventy-five percent of Michigan's teachers have long since completed necessary staff requirements beyond a bachelor's degree, with forty-three percent having acquired a master's degree. It is these experienced teachers who are being called upon to implement consumer economic education content, either in new courses, or by infusion into existing instructional programs.

Educators seem to agree that the improvement desired in personal and family financial education must come primarily from helping teachers already in the classroom. Yet few teacher training institutions have changed their emphasis from preservice to inservice education, and among the reasons is the recognition that constructing effective inservice programs for teachers is no easy task.

The Michigan Department of Education has recently developed several documents which advocate for all students the mastery of certain basic competencies, including several in the area of personal and family financial planning. These publications are described in the section on consumer education in Michigan. The soon-to-be-distributed Consumer Economic Education Guidelines are intended to assist local school districts in developing or improving their consumer economic education programs, and incorporate numerous specific performance objectives in the area of personal and family financial planning.

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[1] Porter, John, "In-Service Education." Education Digest, Feb. 1978.

In accord with the new state goals, competencies, and guidelines, it is anticipated that local school boards, administrators and classroom teachers will be alerted to the need to strengthen their consumer economic programs.

The subsequent challenge for Michigan's teacher training institutions is to assist in the provision of inservice programs in both content and methods of teaching consumer economic education, in order to develop further the necessary competencies of the experienced classroom teacher. A far greater challenge is to develop a usable, coordinated plan for inservice delivery that is unified in objectives, involves teachers in both planning and implementation, and provides teacher-participants with quality inservice programs that will stimulate effective teaching of personal and family financial planning.

In response to these challenges, the Michigan Inter-University Committee in Consumer Economics submitted a proposal to the American Council of Life Insurance in February, 1979. The following objectives were identified for the development of a statewide consumer economic education inservice program:

1. Develop a workshop planning manual to serve as a model for the delivery of inservice education for secondary teachers in Michigan in personal and family financial planning, to be implemented in 1979.
2. Implement a series of six (later amended to seven) statewide inservice workshops in personal and family financial planning for secondary teachers.
3. Develop recommendations for strengthening professional development capabilities of Michigan teacher training institutions.

It is anticipated that the workshop planning manual will serve as a guide for future inservice programs with an emphasis on personal and family financial planning. Through the planning and implementation of this program, it is further anticipated that the cooperative efforts among the major teacher training institutions will give a more unified approach to consumer economic education inservice programs in Michigan.

We would like to acknowledge the contributions of the planning committee who are responsible for the development of this manual.

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The Michigan Inter-University Committee on Consumer Economic Education expresses appreciation to the American Council of Life Insurance for the grant that made the inservice workshops and the workshop planning manual possible, and to Dr. Iris Elfenbein, Director of Education and Community Services of the American Council of Life Insurance, for her support and assistance.

SPONSORING INSTITUTIONS

Each of the seven major teacher education institutions in the state of Michigan held a one-day inservice workshop in 1979 on selected facets of personal and family financial planning. They were:

July 5	Central Michigan University, Mt. Pleasant
August 28	Wayne State University, Detroit
September 29	Ferris State College, Big Rapids
October 11	Western Michigan University, Kalamazoo
October 18	Northern Michigan University, Marquette
October 24	Eastern Michigan University, Ypsilanti
December 4	Michigan State University, East Lansing

The project was planned and implemented by members of the Inter-University Committee on Consumer Economic Education and was coordinated by the Michigan Consumer Education Center at Eastern Michigan University.

The Michigan Consumer Education Center is administratively a part of the University's College of Education and reports to the Vice President for Academic Affairs at the University.

Established in 1973, the Center's purpose is to strengthen consumer education programs by providing:

- professional development services for consumer education teachers through courses, workshops, forums, seminars, conferences and publications.
- consultant services to educators as well as business, labor, government and community agencies for program development in consumer education.

- a library of teacher-learning resources including films, media kits, teaching units, curriculum guides, textbooks, and pamphlets which can be borrowed for evaluation.

Since the establishment of the Michigan Consumer Education Center in 1973 it has built one of the nation's leading collections of consumer education resources housed in one location and available on loan to consumer educators and other interested persons.

The Michigan Consumer Education Center presently conducts training and inservice activities which benefit classroom instruction in local education agencies, institutions of higher education and community education programs. Annual consumer seminars and workshops are offered at the Center for university credit. Off-campus courses are also coordinated by the Center. Linkage with the Intermediate School Districts and with the Regional Educational Media Centers (REMCs) is well established through past inservice and media resources cooperative efforts.

Recently, the Center has been awarded a contract from the U. S. Office of Consumers' Education titled Consumer Education Development Program - A National Study, to examine current consumer education efforts and to suggest strategies leading to improved consumer programs in the future in a variety of educational settings.

PURPOSE OF THE MANUAL

The Michigan Inter-University Committee on Consumer Economic Education recognized the need for higher education institutions to provide personal and family financial inservice education for secondary teachers who are assigned responsibility in this area,and determined to develop an inservice workshop planning manual. This manual reflects the experiences in 1979 at seven institutions of higher education in Michigan in the planning and implementation of inservice workshops in various aspects of personal and family financial planning. This manual is not intended to be a blueprint on what personal and family financial planning education content should be taught, but rather a guide for how institutions of higher education might plan and conduct inservice education that will best meet the needs of teachers. Specifically the manual is intended to:

1. assist individual colleges and universities in developing coordinated and effective inservice programs in personal and family financial planning, and
2. encourage individual colleges and universities to organize and carry out periodic consumer economic education inservice programs for secondary teachers, particulary related to personal and family finance.

The manual will also assist colleges and universities in identifying the needs, goals, objectives, planning strategies, implementation and evaluation components of successful professional development programs. Since it must be recognized that there is no single way to conduct an inservice program that applies to all situations, a basic premise of the manual is that its content must be adapted to the circumstances of the individual institution and to the current needs of teachers within each geographic region served.

For the purposes of the manual, the definition of personal and family financial planning is from the American Council of Life Insurance's publication, "Personal and Family Financial Education Competencies and Generalizations."

> *The study of personal and/or family financial planning involves the practical application of economic principles to managing individual and/or family resources at various life stages.*
>
> *Emphasis is placed upon planning for obtaining, protecting and using a wide range of financial resources in relation to anticipated changes in needs and responsibilities throughout the personal and family life span.*

The following definition of inservice education was selected by the Inter-University Committee.

> *Inservice education includes all of the experiences that enable the teacher to improve professionally. Inservice focuses on content, methods, resources, and practical applications directly related to the realities of the classroom.*

By developing this manual, the Michigan Inter-University Committee on Consumer Education hopes to:

- increase teacher and student competencies in personal and family financial planning.
- update teachers and students on new content areas, classroom resources and strategies.
- develop statewide interest and coordinated effort toward inservice programs in personal and family financial planning.
- effect change in the lives of teachers and students related to the principles of personal and family financial planning.
- develop an awareness of needs and resources within local areas related to personal and family financial planning.

- encourage an interdisciplinary approach to personal and family financial planning specifically related to teachers of business, home economics, and social studies.
- encourage the incorporation of basic principles of economics, sociology, and psychology as they relate to personal and family financial planning.

Particular emphasis has been placed on the need to disseminate concepts, principles, and processes of consumer economic education which have extended usefulness and applicability, rather than provide information only. It is also intended that each inservice program be developed to meet teacher and student needs within the region in which it is offered, and that to achieve this, teachers and teacher administrators should be involved in the planning and implementation process.

II. PLANNING AN INSERVICE WORKSHOP IN PERSONAL AND FAMILY FINANCIAL PLANNING

A. OVERVIEW OF THE INSERVICE COORDINATOR'S ROLE AT A COLLEGE OR UNIVERSITY

B. PROCEDURES AT THE UNIVERSITY

C. ESTABLISHING A LOCAL PLANNING COMMITTEE

D. DETERMINATION OF TOPICS

E. SELECTION OF CONSULTANTS

F. SELECTION OF PARTICIPANTS

G. TIMELINES

OVERVIEW OF THE INSERVICE COORDINATOR'S ROLE AT A COLLEGE OF UNIVERSITY

An effective inservice program must have a dedicated coordinator who has, or who quickly develops the administrative and interpersonal skills to achieve the desired outcomes. Not only are there many tasks to be done in a collaborative, coordinated manner, but there are frequently negative attitudes to be overcome on the part of the teachers whose participation is desired, and the faculty who could help provide quality programs.

Too frequently in the past, university involvement in inservice education has meant inadequately designed programs, insufficient funding, and universities attempting more than they can deliver. The end results have often been programs which reinforce negative teachers' attitudes that inservice has little benefit for their professional lives. Furthermore, commitment to inservice by the universities has been sporadic and lacking in cohesive, long-range planning. Faculty services for inservice programs have often been offered with little or no remuneration, added to full-time responsibilities. Application of informal criteria on the part of the University (in regard to faculty involvement) has often resulted in a minimum of faculty time and university resources being committed to inservice efforts.

In the past, both the university and the schools have used each other's resources in ways that demonstrated acute insensitivity to each other's needs. Too often, inservice programs grow out of such considerations as:

a) who is available

b) who receives enthusiastic reviews

c) what educational topics are popular

rather than having inservice originating in the needs of the classroom and individual community.

Another problem coordinators of inservice education programs should be aware of is that teachers do not always view consumer economic education as having high priority. Although teachers may be personally interested, particularly in personal and family financial planning, they often consider consumer economic education an overload, out of the mainstream of their teaching responsibilities. Even at the university level, there is often resistance to conducting inservice education in consumer economic education if the subject is restricted to buying skills and money management. Educators at all levels may fail to view consumer economic education as a vehicle that interrelates many individual and collective economic, social, and governmental issues and problems. Educators may also fail to see how consumer economic education interfaces with current objectives in business education, home economics, math, and social studies.

In Michigan, recognition at the state level of the importance of consumer economic education has been emphasized by the 1974 legislation mandate which resulted in development of the Consumer Economic Education Guidelines (1980), and by the adoption of The Michigan Life Role Competencies and The Common Goals of Michigan Education, 2nd edition, 1979. A further evidence of commitment to incorporation of consumer economic education in the school curriculum is the directive from the state office of Consumer and Home Economics Education that in order to comply with the intent of the 1976 Vocational Education amendments, school districts must have at least one operating section of a consumer education course by the 1980-81 school year to receive federal reimbursement. Inservice coordinators need to familiarize themselves with these and other legislative and Department of Education actions which are designed to encourage local districts to improve their consumer economic offerings, and must learn about the various types of staff development programs in operation. The quality and depth of consumer economic education at the local level need to be assessed, but may be presumed to vary widely. Few teachers have the formal academic background to teach a specialized course, or to infuse consumer economic education concepts into other courses. The Department of Education materials are "just" guidelines. Ultimately, each local school district determines the empahsis consumer economic education will receive in its curriculum.

In planning an inservice program (for area teachers) through the university or college, the Inservice Coordinator must ascertain the institution's views and procedures regarding participation in inservice activities, and the nearby teaching communities' postures toward consumer economic education. Linkages must be developed with appropriate subject matter specialists within the university and community. Planning an inservice program will take considerable time, both prior to meeting with a local planning committee and in session with committee members. The Inservice Coordinator will recognize that planning sessions serve the dual functions of educating the university and community members on the nature and purposes of consumer economic education (creating a sense of identity with an interdisciplinary effort) while at the same time accomplishing the explicit task of setting up an inservice program.

In order for an Inservice Coordinator to implement an inservice program, a number of tasks must be carried out, with the sequence varying somewhat with types of funding available and the extent of pre-existing administrative procedures. Generally speaking, these tasks are to:

1. Review existing materials on conducting inservice in consumer economic education. (See Bibliography, p. 55)
2. Use existing organizational structures to determine inservice needs and means for implementing a program, initiating new procedures if necessary. (See Staff Development list in Appendix, p. 58)
3. Receive approval of the idea for the inservice program (and later the fully-resolved plan) through appropriate university channels.
4. Seek funding for program, and clarify budgetary limits and essential record keeping procedures (or seek funding later).
5. Prepare a working draft of concepts and/or objectives for consideration and a broad, tentative inservice plan for review by the planning committee.
6. Establish a basic core of people, using an interdisciplinary team of secondary educators and representatives of university, government, business and community service to serve as the local planning committee which will participate in determining the:
    a) perceived needs of regional teachers and particular focus for the inservice program within the scope of personal and family financial planning
    b) precise objectives for the workshop itself, and for the subsequent effect upon the teachers and their students

   c) specific content topics
   d) recommended consultants or workshop deliverers for each content topic
   e) appropriate funding if not already arranged
   f) method of selecting teacher-participants
   g) time, date, and location of inservice
   h) involvement of planning committee members in preparation and delivery of inservice.

7. Design evaluation procedures to determine if workshop objectives are achieved.
8. Design formal or informal follow-up evaluation mechanism to determine effects of the inservice effort and use of the concepts within the classroom.
9. Implement the plan for inservice:
   a) make arrangements for location of program at the university or in the community, ideally without rental fee
   b) obtain commitments from proposed consultants, clearly outlining the focus determined by the planning committee, including the specific objectives of inservice
   c) arrange for appropriate teaching resources
   d) invite application from selected teachers, possibly including a more precise needs assessment of the teacher participants, allowing sufficient time for the results of the survey to be relayed to the

consultants for inclusion in their presentations

e) keep attendance records for follow-up and possible future programs

f) follow pre-determined record-keeping procedures, ensuring that budgetary limitations are not exceeded.

10. With the assistance of the planning committee, evaluate the inservice program and make future recommendations for inservice programs in personal and family financial planning.

11. Conduct follow-up evaluation with teacher participants, related to quality of inservice program and resultant classroom application.

12. Prepare recommendations for next inservice activity.

PROCEDURES AT THE UNIVERSITY

As indicated earlier, one of the most important functions of the project director is acquiring the enthusiastic approval and endorsement of the institution to conduct consumer economic education inservice programs. Although each insitituion differs in the policies and procedures for setting up such programs, the following suggestions can be considered in determining the procedures in a specific situation.

1. Determine whom to contact for approval at different stages of planning. This may involve contacting one or more of the following:

    Department Head
    Director of Division
    Dean
    Director of Continuing Education
    Director(s) of other related programs, e.g., Staff Development

2. Determine the following information before requesting approval of fully developed inservice program:

    a) statement of overall purpose and specific objectives

    b) sponsors and/or faculty involved

    c) source(s) and nature of funding and specific budget information

    d) itemized listing of materials and resources requested, such as rooms and AV equipment.

    Note: If the invervice program is being planned by more than one university, the program and linkages should be clearly identified.

3. Clear the inservice through each administrative division involved during the planning process. Even if staff in related programs or disciplines are not actively involved in the inservice, keeping them informed of developments might encourage future cooperative efforts.
4. Relate the objectives of the personal and family financial planning inservice to the goals and objectives of the affected university department (or division, or program).
5. Keep the approval sources of the inservice informed on the progress and outcome of the program.

ESTABLISHING A LOCAL PLANNING COMMITTEE

In order to meet teacher needs in consumer economic education, high priority is given to the establishment of a local planning committee for inservice programs. According to a study of 1300 teachers which was commissioned by Phi Delta Kappa, seven processes appeared to be common in the planning process related to successful inservice programs.

1. *Systems with successful programs make a genuine effort to identify all local needs, wants or problems that might possibly be met through effective inservicing by those who are the recipients of the inservice.*
2. *Decision-makers list and categorize needs or problems to see if two or more inservice needs can be met through a single effort.*
3. *The decision-makers consider feasibility and assign priorities to proposed topics. Also to be considered are avenues by which less salient needs might be met through individual initiative.*
4. *When topics have been selected, commitments must be made to see that those topics are addressed to the recipient of the inservice.*
5. *Decision-makers should plan the program to determine:*
    - *a) realistic objectives*
    - *b) types of inservicing most likely to attain these objectives*

c) appropriate sponsorship
d) combination of activities to be employed
e) characteristics of the target population
f) incentives for participation
g) appropriate media
h) critical time factors
i) adequacy of location and facilities
j) proper evaluation.

6. *The plan should be implemented.*

7. *Evaluation is a necessary component of the inservice process.*[2]

Setting up a workable planning committee is often the key to successful implementation of programs. Such a committee should represent:

University - both content and strategies specialists who work well together

Teachers - representing various subject areas concerned with financial planning

Other Secondary Educators - staff development specialists, administrators, counselors

School District or Service Agency Staff

Government/Business/Community Service where appropriate

In Michigan, many sources can be tapped for planning committee members and for assistance in getting names of potential teacher participants for inservice programs related to personal and family financial planning. Several educational administrative programs are housed together in some areas, but whether or not effective functional relationships exist between and among the staffs will vary in different localities. Names of specific personnel or membership lists can be obtained for each geographic area.

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[2] Some Requirements for Successful Inservice Education. J. C. King, et al, Phi Delta Kappa. May, 1977, pp. 686-89.

SOURCES OF COMMITTEE MEMBERS AND/OR LISTS OF TEACHERS

Intermediate School Districts (53 in state are listed in Michigan Education Directory

Career Education Planning Districts (50 in state), plus sub-categories such as Vocational-Technical Specialists, Career Education Specialists and Home Economics Chairpersons

Regional Educational Media Centers (22 in state, see Appendix, p. 60)

Teacher Centers for Professional Development (receiving less emphasis since the introduction of new local staff development programs)

Continuing Education and/or Adult Education programs at individual colleges and universities, AND within many local school districts

Special services of the individual college or university which provide categorized mailing lists, especially teachers by subject area, principals

Michigan Education Directory -- listings within directory of local and intermediate district superintendents, also provides label service for superintendent in each district (address in Appendix, p. 62)

Directors or Implementors of Vocational Education of local districts with large enrollment in vocational education

Career Education Coordinators of local districts

Appropriate professional associations sharing a concern for personal and family financial planning, such as Consumer Educators of Michigan, (see Appendix, p. 63), Michigan Association of Career Educators, Michigan Business Education Association (see Appendix, p. 69), Michigan Council for Social Studies (see Appendix, p. 70), Michigan Council of Teachers of Math, Michigan Home Economics Association, Michigan Home Economics Educators Association (see Appendix, p. 71), and the Michigan Occupational Education Association.

Professional Development Office of Michigan Department of Education

Staff Development Centers - state funded local centers and federally funded Northwest Center at Livonia (see Appendix, p. 58), previously cited on p. 19.

Once the planning committee has been selected, the following items may be considered for the initial meeting agenda.

1. Introductions
2. Discussion of Inter-University Committee activities and purpose of the meeting
3. Background on the status of consumer economic education in the area's educational system and state policy guides (see Appendix, p. 73)
4. Determiniation of area needs related to the personal and family financial planning focus of consumer economic education
5. Consideration of objectives, program topics, inservice program focus and possible consultants
6. Consideration of appropriate funding sources if not obtained already
7. Time, date and location of program
8. Method of selection of teacher participants and incentives
9. Involvement of planning committee in implementing inservice program plans
10. Evaluation procedures
11. Methods of keeping planning committee informed of progress

It would be helpful if the Inservice Coordinator could either tape or have someone take minutes of the planning meeting. Copies of the minutes could then be sent to the planning committee members along with an appreciation letter to reinforce their involvement in the project.

The degree to which a committee examines possible areas of emphasis for the inservice program will depend on the individual Inservice Coordinator and particular committee members. For those groups wishing to develop more insight in the multiple dimensions of inservice activity, a list of questions is included in the Appendix, p. 74.

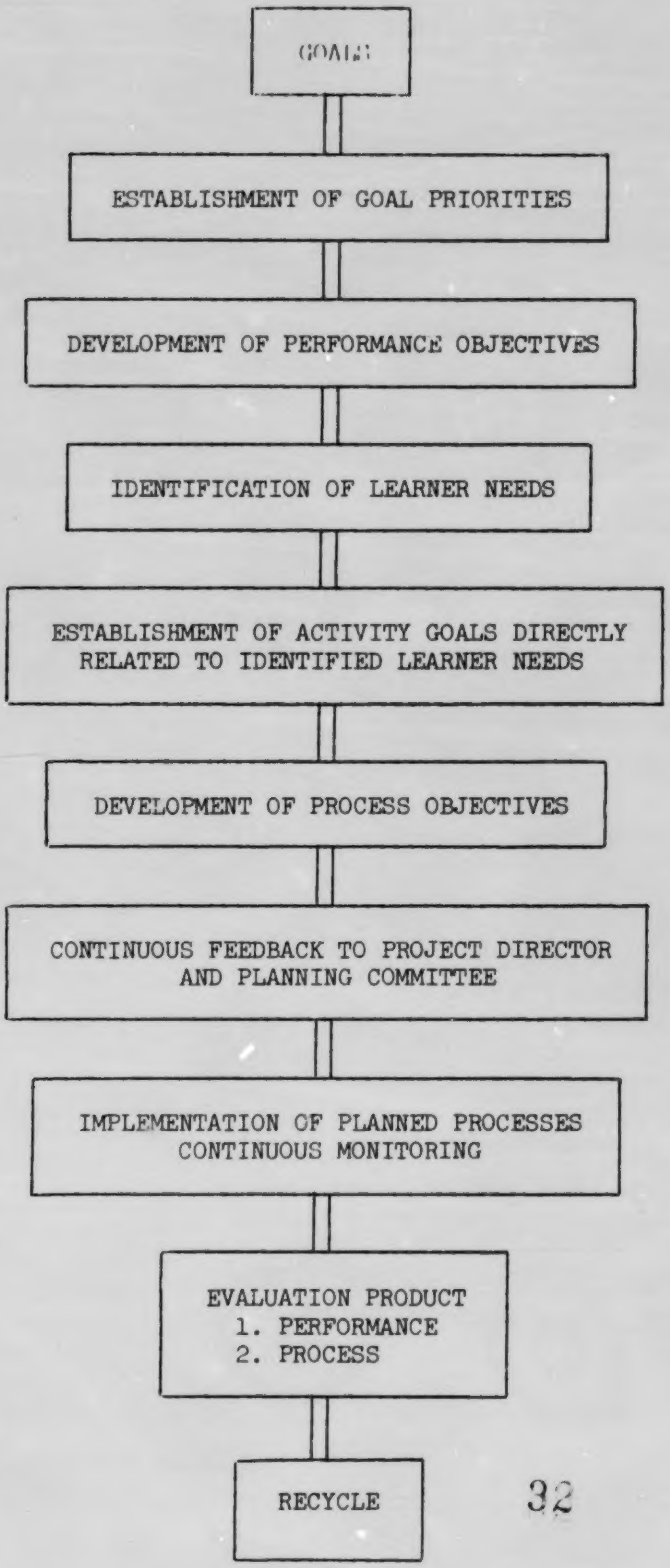
The graphic representation of the inservice planning process on p. 29 indicates the importance of determining the specific goals of an inservice program and their relative importance at each stage.

The process of determining broad goals and specific objectives for the inservice program will be comfortable for some, but probably not for all coordinators and committee members. The critical element is not the use of "approved" terminology, but the reflection of alternatives considered, resulting in the selection of precise objectives for the program which will:

- guide the consultants who will be asked to deliver the program
- enable the committee to use "truth in advertising" the program
- permit potential inservice participants to determine whether the program matches their needs
- provide a fair basis for evaluating whether the inservice program delivered what it promised.

Examples of overall goals from one university's 1979 inservice program and the general objectives of another are included to illustrate specific ways in which committees may crystallize their thinking and communicate their decisions.

SCHEME FOR INSERVICE EDUCATION*


GOALS
ESTABLISHMENT OF GOAL PRIORITIES
DEVELOPMENT OF PERFORMANCE OBJECTIVES
IDENTIFICATION OF LEARNER NEEDS
ESTABLISHMENT OF ACTIVITY GOALS DIRECTLY RELATED TO IDENTIFIED LEARNER NEEDS
DEVELOPMENT OF PROCESS OBJECTIVES
CONTINUOUS FEEDBACK TO PROJECT DIRECTOR AND PLANNING COMMITTEE
IMPLEMENTATION OF PLANNED PROCESSES CONTINUOUS MONITORING
EVALUATION PRODUCT
1. PERFORMANCE
2. PROCESS
RECYCLE

---

*Adaptation from the Scheme for Management. Developed by Epic Diversified Systems Corp., Tucson, Arizona.

Michigan State University - 1979

Workshop Goals:

- *React to current consumer content*
- *Review instructional materials and techniques*
- *Relate with others interested in consumer economics.*

(The goals were listed on the flyer announcing the workshop.)

Western Michigan University - 1979

General Objectives:

1. *Utilize an interdisciplinary committee to plan and organize the workshop.*
2. *Present a good deal of factual material related to personal and family financial planning.*
3. *Discuss the classroom application of PFFP principles.*
4. *Discuss the concepts and principles of personal and family financial planning.*
5. *Attempt to develop an enthusiasm for teaching consumer economics.*
6. *Create a desire to do outside reading in consumer economics.*
7. *Encourage the discussion of related PFFP topics in the classroom.*
8. *Engage the speakers who will clearly explain their topics.*
9. *Engage speakers who have a thorough knowledge of the subject matter.*
10. *Engage speakers who will use the workshop time effectively.*
11. *Engage speakers who will be prepared.*
12. *Clearly present the objectives of the workshop.*
13. *Present a well planned workshop.*
14. *Encourage the participants to freely interact at the workshop.*
15. *Devise effective methods and techniques of presentation.*

16. *Plan and organize a workshop that will be well worth the participants' time.*

17. *Identify and select participants from a number of subject matter disciplines related to consumer economics.*

(The objectives were the result of committee discussion, and were correlated with the workshop evaluation device.)

DETERMINATION OF PROGRAM TOPICS

Depending upon the knowledge of the planning committee in personal and family financial planning and local teacher needs, several procedures may be used to select the topics to be presented at the inservice.

1. Review and discuss goals, competencies and objectives in Michigan Department of Education publications for selection of appropriate topics.
2. Review and discuss appropriate competencies and objectives prepared by other organizations, such as ACLI's "Personal and Family Financial Education Competencies and Generalizations." (See list in Appendix of groups with consumer economic education programs and/or materials, p. 75)
3. Consider the responses to an appropriate previously conducted needs assessment developed by the Michigan Consumer Education Center and conducted in 1979 with southeastern Michigan teachers who have previously attended credit or inservice workshops offered by the Center (see Appendix, p. 76).
4. Conduct a needs assessment of teachers in the area to be served by the inservice. In the Appendix is a sample needs assessment instrument which could be used. Western Michigan University incorporated a ranking device (for placement of participants in different workshop sessions) in the teacher application form which is in the Appendix, p. 86.

Note: The Inter-University Committee on Consumer Economic Education has recommended the development and initial use in 1980 of quality materials for inservice workshops on six specific topics pertaining to personal and family financial planning. The looseleaf materials are to be titled "A Sampler of Teaching Topics". The proposal envisions an ongoing program with additional topics developed for inservice programs in the future.

SELECTION OF CONSULTANTS

The local planning committee should be helpful in identifying appropriate local resources. If funds permit, it may be possible to consider a well known state or national figure. The ACLI funded Resource Directory for use in Michigan programs in consumer economic education is a valuable source of information, although keeping it current is difficult.

Thoughtful, informed selection of consultants, and provision of adequate information for the consultants to use in planning their presentations are crucial elements of a successful inservice.

Consultants should be made aware of the specific objectives of the inservice, the focus, audience and expected outcomes. Consultants should be informed if participants will be given the opportunity to react in advance to inservice topics with requests for items of particular interest (to be conveyed to the consultants prior to the inservice program).

Coordination of the overall inservice program ideally involves selection of consultants whose delivery and style of presentation complement each other. If audio-visual materials are wanted or encouraged, this should be noted and arrangements made. If resource materials are requested for display and/or distribution, the consultants must be given time (and funds, if necessary and available) to provide them. The need for balance between "content" for the teachers and "strategies" for teachers to use must be addressed and consultants must know the emphasis desired for the particular inservice program.

The details of the agreement with each consultant should be in writing to avoid misunderstanding and a weakened program (time, place, audience, focus, special arrangements, fee).

The coordinator should keep in touch with the consultants, making sure that everyone involved with the program is aware of and "keeping on the track" of the selected objectives.

In case of last minute emergencies, the coordinator should be prepared with a "stand-in" for the workshop either with materials from the consultants selected or with an alternative session which meets the workshop objectives.

SELECTION OF PARTICIPANTS

The planning committee should be involved in the process of selecting workshop participants. Lists of potential teacher participants may be obtained from the groups cited on pp. 26-27, or alternative methods of soliciting applications for the workshop may be developed.

Sufficient time must be allowed for the application and selection process. If a local needs assessment procedure is incorporated in the initial contact/reply form, even more time will be required.

The basis(es) for selection of teacher participants from among the applicants should be determined in advance, and be indicated in the invitation to teachers to apply. These bases could include:

1. Quotas from different subject areas to ensure that the workshop is an interdisciplinary experience
2. Preference given to teams of teachers from individual schools
3. Limited to specific schools and/or geographic areas
4. First come, first serve basis.

With the energy shortage a factor to consider in future workshops, the recommendation to give priority to "teams" of teachers has several benefits:

- car-pooling would save fuel
- safety-in-numbers for the after-dark trip to the parking lot would encourage additional attendance
- a group commitment might influence the applicants to attend the workshop and minimize last-minute "no-show" decisions.

By far the most successful procedure for recruiting conscientious participants was devised and employed at Western Michigan University. Personal, stamped letters were sent to area principals, each requesting a nomination of a person charged with teaching personal and family financial planning. Applications for the use of the teachers thus named were enclosed, and incorporated a pledge (to be signed by the teacher applicant) to attend the full workshop and participate in the needs assessment and evaluation procedures. Samples of both these forms and the letters of notification are in the Appendix, pp. 85-88. The attendance commitment was most successful in producing the expected number of participants.

Caution should be exercised in relying too heavily on a single source of names, and sufficient time must be allowed for alternate recruitment procedures if necessary. (Have a standby method ready to implement quickly if needed.)

It is also recommended that a device such as the "pledge" of Western Michigan University be used to ensure that the participants selected actually come.

TIMELINES

The effective Inservice Coordinator will develop and use whatever types of control devices are necessary to cope with the administrative detail involved in offering an inservice workshop in personal and family financial planning. Not only for the coordinator's peace of mind, but also because fate is so unpredictable, and persons other than the coordinator may have to carry out various facets of the overall program plan, it is strongly recommended that detailed check lists and other appropriate monitoring techniques be used during planning, implementation and evaluation stages.

Such devices could include timeline charts (simple or detailed), lists of tasks to be performed, and detailed lists of tasks which must be checked off as performed. Samples of each of the above are included in the Appendix, p. 89.

III. CONTENT

A. SUGGESTED FRAMEWORK FOR PERSONAL AND FAMILY FINANCIAL PLANNING

B. COMPETENCY BASED EDUCATION

SUGGESTED FRAMEWORK FOR PERSONAL AND FAMILY FINANCIAL PLANNING

Many groups concerned with consumer economic education have published materials which organize the content topics into a framework reflecting a particular philosophy and perspective. Some of these groups were referred to in the section "Determination of Program Topics", and a list is in the Appendix, p. 75.

During the period of planning and implementing the 1979 ACLI Inservice Workshops, the Michigan Consumer Economic Education Guidelines were still unpublished, and only limited copies of the working draft of this Michigan Department of Education sponsored framework were available.

The Inter-University Committee on Consumer Economic Education sought a content framework for the 1979 workshops which delineates the personal and family planning focus of the ACLI Inservice program. Dr. K. Edwin Graham had introduced the American Council of Life Insurance's "Personal and Family Financial Education Competencies and Generalizations" to the Inter-University Committee at the August 1978 conference in Midland. Nine months later, at the meeting to plan the seven 1979 inservice workshops, committee members endorsed the philosophy which is reflected in the ACLI competencies and chose to use this content framework for the Inter-University Committee 1979 workshops:

I. *Analyze personal and family goals and priorities as they relate to financial planning.*

II. *Assess a variety of financial resources pertinent to personal and family goals throughout the life span.*

III. *Design a comprehensive personal or family financial plan reflecting defined goals, priorities and resources.*

IV. *Use the financial plan as a means of expressing values, attaining goals and fulfilling established priorities.*

V. *Apply principles of effective buying, borrowing, investing, saving, sharing and protecting in both immediate and long-term decisions.*

VI. *Evaluate and change personal or family financial plans to meet changing social, economic and life span conditions.*

VII. *Function effectively in the producer role to provide an income base on which the personal or family plan is structured.*

Inter-University Committee members were particularly comfortable with the breadth of the competencies, and the appropriateness of addressing locally perceived teacher needs within the context of the ACLI "life centered", extended time frame for financial planning. The generalizations for each competency are in the Appendix, pp. 93-98.

Local workshop planning committees reviewed the ACLI "Competencies and Generalizations" and the results of a 1979 Michigan Consumer Education Center's needs assessment survey (southeastern Michigan teachers who had taken a credit or noncredit workshop in consumer education). Workshop planning committee members in each region shared their individual views of which topics should have priority. The topics selected for the focus of the seven workshops also reflect the availability of consultants with expertise in the selected areas.

No attempt was made to coordinate the topics at the different universities.

A composite list of 1979 workshop topics and the consultant presenting each topic is in the Appendix, p. 99.

Note: In the end-of-workshop questionnaires which Inservice Coordinators provided for the project director, "content" was ranked by six coordinators as the most important of six elements in the workshop program. (It was ranked second by the remaining coordinator.)

The committee has recommended development in 1980 of materials on selected personal and/or family financial planning topics for use by all cooperating universities in delivering future inservice programs. High quality materials would lessen dependence on the few "true experts" in selected areas to achieve a distinguished workshop (although selection of consultants would still be of major importance.)

COMPETENCY BASED EDUCATION

Competency-based instructional systems have received broad support in vocational and occupational programs in recent years. The vocational category embraces administratively the teachers of consumer education from the areas of business education and home economics.

Attempts to apply the competency-based process to all aspects of non-vocational subject areas (including the social studies contributions to consumer economic education) have been criticized as too restrictive, with the attainment of certain legitimate instructional goals not easily measurable.

Yet the overall desire for increased accountability in education has prevailed. Acceptance of the competency-based approach is apparent in recent publications of the Michigan Department of Education.

Briefly, competency-based education may be described as an instructional process in which the specific results desired as a result of instruction are clearly indicated prior to the instruction.

Much has been written about the various domains of learning (cognitive, affective, psychomotor). Taxonomies of educational obje-tives have been developed for each domain, with long lists of particular action verbe which could illustrate attainment of these objectives.

For the benefit of those coordinators, planning committee members, and potential workshop consultants who are not familiar with competency-based education, specific materials are included in the Appendix, pp. 101-112. The charts portraying Bloom's Taxonomy of Educational Objectives in the Cognitive Domain and Drathwohl's Taxonomy of Educational Objectives in the Affective

Domain are used with the permission of the publisher of Stating Objectives for Classroom Instruction, Second Ed., by Norman E. Gronlund, New York, Macmillan Publishing Company, Inc., 1978. The second edition also includes charts reflecting Simpson's work in the psychomotor domain which did not appear in the 1970 first edition.

Inservice coordinators are encouraged to consider the purpose of planning -- to produce clear, written statements of the desired consequences of inservice activity -- and to avoid either the irresponsible extreme of purposeless, undefined inservice activity or the wasteful extreme of consuming large amounts of time in the process of composing symbolic objectives which do not serve as genuine guides for action and evaluation.

Note: The proposal for "A Sampler of Teaching Topics" for use in 1980 and subsequent Inter-University Committee Inservice programs incorporates a uniform format for all materials which will guide Inservice Coordinators in promotion, delivery and evaluation.

IV. PRESENTATION

A. PROGRAM ELEMENTS

B. EMPHASIS ON STRATEGIES IN 1979 WORKSHOPS

C. PROGRAM BALANCE

PROGRAM ELEMENTS

Local planning committees will determine the order of importance of the various elements of the inservice program:

- classroom activities
- content
- curriculum application
- group discussion
- resource display/review
- teaching strategies

The Inservice Coordinator will assume responsibility for informing the consultants of these priorities, for helping the consultants incorporate the related elements in their presentations and for arranging for whatever additional people or resources are necessary to help deliver the kind of inservice program envisioned.

The extent to which coordinators and consultants are familiar and comfortable with secondary education planning, teaching/learning strategies, and evaluation will influence how much weight is given 1) to making the inservice program itself exemplify good teaching, and in so doing 2) to helping inservice participants transform the inservice content into useful classroom strategies and activities.

There is, of course, no "formula" satisfying for everyone, nor will the materials to be developed for the 1980 ACLI inservice workshops recommend a single "correct" way to present topics in the tone of a military training manual. (The plan for 1980 is to identify for inservice delivers several recommended approaches to each key idea, recognizing the merits of various methodologies.)

Inservice Coordinators may ask consultants to share their presentation plans. The coordinator may suggest the need for greater participant involvement in discussion or activities, or for variety in delivery with audio-visual presentations and pertinent handouts.

Variety for the sake of variety is not the goal in an inservice presentation. Yet undistilled lectures with no attention to the teacher-audience and their needs is less valuable than a conscious blend of program elements.

If the ways in which content is presented at the workshop are considered important, and if those presentations are expected to provide teacher-participants with suggested strategies and activities for classroom use, then the Inservice Coordinator must let the consultants know these objectives. The coordinator must be informed of the consultants' presentation plans, and must arrange for other ways to meet these objectives if the consultants are not prepared to do so.

EMPHASIS ON STRATEGIES IN 1979 WORKSHOPS

For workshops in which teaching strategies and classroom activities have highest priority, the consultants chosen should ideally be people who will use effective strategies in the workshop and who can suggest a variety of effective strategies and activities for teacher-participants to use in presenting content highlights to their students.

If particular consultants are chosen for current information and excellence of content, but can not provide the desired level of "how-to-teach-it", the Inservice Coordinator can approach the need for such synthesis in other ways. The 1979 ACLI Inservice Workshops provided these examples:

-- Central Michigan University and Northern Michigan University devoted a workshop session to "Games and Simulations in the Consumer Economic Classroom"

-- Western Michigan University had an "Idea Exchange"

-- Eastern Michigan University asked one teacher from each of the three subject areas most concerned with consumer economic education to take notes during the workshop and present ideas (at the conclusion of the workshop) for implementation in the classroom of the actual content presented in the workshop. (Completely new information on electronic fund transfer systems provided the greatest opportunity for innovative suggestions. The imperative need for self-discipline and sound financial planning in the use of EFTS "debit cards" and on-site billing provided recommendations for future workshop emphasis.)

-- Wayne State University addressed the Michigan Department of

Education's recommended approach to teaching with a session on Competency Based Teacher Education.

-- Michigan State University gave 10-15 minutes each to five representatives of organizations which can help teachers of personal and family financial planning (Michigan Consumers Council, Staff Development and Regional Educational Materials Center staff from the Intermediate School District offices, Center for Economic Education, State Employees Credit Union) and had a major workshop session concentrating on "Evaluation of Materials and Sources".

PROGRAM BALANCE

The comments from teachers at the conclusion of the 1979 workshops reflected the usual diversity, with a few participants feeling there should have been more new content and others preferring greater assistance with suggestions and prepared materials for teaching the content. Most seemed to feel a good balance had been achieved.

The priorities selected for a workshop and the individual consultants who are asked to help deliver the inservice will determine the facilities and equipment needed for effective, varied presentations. Inservice Coordinators should keep in close contact with the consultants, and should make whatever arrangements are appropriate to "orchestrate" an inservice workshop with the desired balance among:

- content material (new to the audience and presented effectively)
- suggestions and examples of classroom strategies and activities, including evaluation
- resource materials to take home AND to review.

Achieving the desired sense of balance among the inter-related elements of an inservice program remains the ultimate responsibility of the coordinator. It begins with accurate assessment of teacher needs, and the identification of objectives to meet those needs. It continues through all stages of planning and implementation in ways intended to achieve the objectives. It culminates in evaluation of the inservice program by participants and planning committee, in relation to achievement of the stated objectives.

V. EVALUATION

A. DAY OF EVALUATION

B. FOLLOW-UP EVALUATION

"DAY OF" EVALUATION

If evaluation of an inservice program is intended as more than a symbolic experience, it will begin with the first workshop planning session. An honest attempt to deliver inservice which participants find useful must incorporate a way to assess reactions with the possibility of the embarrassing conclusion that the program was not successful.

The Inter-University Committee reviewed a list of criteria for evaluation and a sample evaluation form (see Appendix, p. 114) prior to planning the workshops. Implicit in the criteria for evaluating the adequacy of an inservice program is the assumption that participants should have input in the planning process.

The 1979 Workshops had the results of the Michigan Consumer Education Center needs assessment survey and had active teachers on the planning committee to represent what nearby teachers might perfer. Additionally, most of the participants were contacted prior to their workshops by a collaborator in the Inter-University Committee's inservice program. Mary Lou Speers is an experienced home economics teacher. As part of the research for her doctoral dissertation through the University of Michigan's School of Education, she designed a needs assessment instrument, with portions specifically related to each workshop program. She also designed a workshop evaluation form which was available in time for use at six of the seven workshops (see Appendix, pp. 115-122).

The lead time was not great enough in 1979 to permit the desired level of input from the participants prior to some of the workshops. It is strongly recommended that planning begin early enough to permit prior-to-workshop comments from participants to be reviewed and shared with consultants.

The Western Michigan University application form incorporated a brief request for ranking workshop session topics. Expanded use of this mechanism would save time and postage.

Regardless of whether all participants had an opportunity to affect the planning of the workshop, the objectives for the workshop should be presented to them. Workshop promotion should indicate the program purpose, and at the beginning of the workshop, participants could receive a printed set of objectives which are keyed to the evaluation request at the workshop's conclusion.

FOLLOW-UP EVALUATION

Follow-up evaluation can be quite useful. It is recommended that participants be told that they will be queried later on, providing an incentive to use new materials.

Follow-up conversations or written replies can provide several kinds of information -- opinions of effectiveness of previous workshop, suggestions for improvement, examples of personal application of workshop ideas, ideas for new topics for inservice.

Participants in the 1979 inservice workshops will be contacted in January and again in May of 1980, with the results available to coordinators of the 1980 workshops.

Inservice programs can be viewed as cyclical, with the opportunity for improvement each new "round".

The evaluation process can provide a bridge to the next inservice experience, with the potential for refining what worked well and revising the weaknesses which conscientious evaluation revealed.

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MICHIGAN STATE POLICY ON CONSUMER ECONOMIC EDUCATION

Act. No. 89 - 1974:

Sec. 362a - The state department of education shall develop and make available to districts a recommended curriculum guide including recommended materials for use in schools for teaching consumer economics as a separate course or as part of other courses.

Consumer Economic Education Coordinating Committee definition:

"Consumer economic education is the preparation of individuals in the skills, concepts and understandings required for everyday living so they are equipped to make decisions resulting in efficient use of and satisfaction from their economic resources."

Consumer Economic Education in the classroom should be compatible with:

Common Goals of Michigan Education, second edition, 1979
Michigan Life Role Competencies, 1978
Home Economics Core Objectives, 1979
Social Studies Minimal Performance Objectives (in revision)
Consumer Economic Education Guidelines (1980)

QUESTIONS FOR LOOKING AT THE MULTIPLE DIMENSIONS OF INSERVICE EDUCATION

1. Is the inservice education to be designed to accomodate unique personal interest?
2. Is the inservice education designed to employ teachers in the specific school setting who have the best insights into certain problems or interests, and will it bring in persons with alternative perspectives from the outside?
3. Is the inservice education going to focus on refining and enriching familiar concepts, and will it confront participants with new ideas, materials and approaches?
4. Is the inservice education primarily curriculum based (consumer economic education) or is it primarily focusing on improving general teaching skills?
5. Will the inservice education allow teachers to grapple with and advance the conceptual and theoretical foundations of a critical dimension of their responsibility?
6. Will the inservice education focus on what the teacher does when interacting with students, and will it address several other roles of the teacher -- professional, community member, colleague, contributing to the preparation of other teachers?
7. Will the inservice education encourage teachers to share, and will the teachers be the basic recipients?
8. Will teachers be in a passive reflective role, and how often will they be in an active role?
9. Will the inservice address teachers alone, or other relevant role groups such as administrators, support personnel, etc.?
10. Will the inservice take place during the day or after school, or weekends, or in the summer?
11. Will the inservice be conducted on a site to accomodate the classroom teacher such as a school or community facility?
12. Will the inservice education be designed to enrich and enhance the reservoir of knowledge, skills, and experiences a teacher will bring to the classroom?
13. Will the inservice be basically additive in terms of expanding the teacher's repertoire of knowledge and skills?
14. Will the inservice education allow a serious reexamination of values and attitudes or is it designed to reinforce certain principles?

OTHER GROUPS WITH CONSUMER ECONOMIC EDUCATION PROGRAMS AND/OR MATERIALS

American Council of Life Insurance

Michigan Consumers Council -- Michigan Consumer Education Skills

Consumer Educators of Michigan

Joint Council on Economic Education -- Basic Business and Consumer Education

Center for Economic Education at Olivet College

Association of Michigan Economic Education Centers (affiliated with JCEE)

Flint Community Schools' Economics for the Consumer

Eastern Michigan University Competency-Based Consumer Education Instructional Sets

Wayne State Unviersity - Project PACT Consumer Education Modules

Others:

Dear Consumer Educator:

The Michigan Consumer Education Center, along with several Michigan institutions of higher education will offer a series of teacher inservice programs on consumer topics during 1979. Because of your interest in consumer education, we would like your opinions regarding consumer education topics most needed for teacher professional development. Please fill out the following questionnaire, fold with our address on the outside, and staple closed. The form is self-addressed and postpaid.

- -

A. Method of Contact Preferred (✔most appropriate)

( ) non-credit inservice program at convenient locations
( ) credit courses at convenient locations
( ) credit or non-credit programs via T.V.
( ) other ______________________________

____

B. Content (Please rank topics on a scale of 1 to 5. Circle preferred rank.)	Least Interest	Some Interest	Moderate Interest	High Interest	Most Interest
1. advertising	1	2	3	4	5
2. auto insurance	1	2	3	4	5
3. banking and electronic transfer of funds	1	2	3	4	5
4. consumer behavior	1	2	3	4	5
5. consumer law	1	2	3	4	5
6. consumer protection	1	2	3	4	5
7. economic principles as applied to consumer education	1	2	3	4	5
8. consumer credit	1	2	3	4	5
9. environmental studies	1	2	3	4	5
10. financial planning	1	2	3	4	5
11. funerals	1	2	3	4	5
12. health care and insurance	1	2	3	4	5
13. housing selection	1	2	3	4	5
14. income tax	1	2	3	4	5
15. investments	1	2	3	4	5
16. life insurance	1	2	3	4	5
17. nutrition	1	2	3	4	5
18. home and property insurance	1	2	3	4	5
19. purchasing durable goods	1	2	3	4	5
20. retirement planning	1	2	3	4	5
21. transportation	1	2	3	4	5
22. social security	1	2	3	4	5
23. wills and estate planning	1	2	3	4	5
24. values and decision making	1	2	3	4	5
25. other suggestions:	1	2	3	4	5
	1	2	3	4	5
	1	2	3	4	5

C. Processes Related to Consumer Economic Education. (Please rank topics on a scale of 1 to 5. Circle preferred rank.)	Least Interest	Some Interest	Moderate Interest	High Interest	Most Interest
1. computer programs	1	2	3	4	5
2. evaluations	1	2	3	4	5
3. infusion into social studies	1	2	3	4	5
4. infusion into home economics	1	2	3	4	5
5. infusion into mathematics	1	2	3	4	5
6. infusion into reading	1	2	3	4	5
7. infusion into business	1	2	3	4	5
8. simulation gaming	1	2	3	4	5
9. using community resources	1	2	3	4	5
10. values clarification techniques	1	2	3	4	5
11. other suggestions:	1	2	3	4	5
	1	2	3	4	5
	1	2	3	4	5

Grade Level______________ Department______________________________

____

Signed (optional)______________________________

MICHIGAN INTER-UNIVERSITY COMMITTEE
NEEDS ASSESSMENT IN CONSUMER ECONOMICS 1979

RANKING OF CONTENT PREFERENCES ACCORDING TO WEIGHTED SCORES

Content:

1. Consumer Law
2. Consumer Protection
3. Financial Planning
4. Consumer Behavior
5. Income Tax
5. Investments
6. Values and Decision Making
7. Advertising
8. Auto Insurance
9. Housing Selection
10. Wills and Estate Planning
11. Purchasing Durable Goods
12. Consumer Credit
13. Banking and Electronic Transfer of Funds
14. Retirement Planning
15. Nutrition
16. Home and Property Insurance
16. Health Care and Insurance
17. Life Insurance
17. Economic Principles as Applied to Consumer Education
18. Transportation
18. Social Security
19. Enviornmental Studies
20. Funerals

Process:

1. Using Community Resources
2. Values Clarification Techniques
3. Simulation Gaming
4. Infusion into Home Economics
5. Evaluation
6. Computer Programs
7. Infusion into Business Education
8. Infusion into Social Studies
9. Infusion into Reading
10. Infusion into Mathematics

Method of Contact:

1. Credit courses at convenient locations (33)
2. Non-credit inservice program at convenient locations (15)
3. Credit or non-credit programs via TV (12)

Respondents:

Home Economics - 22

Business Education - 10

Social Studies - 8

Mathematics - 1

English - 1

Physical Education - 1

Special Education - 1

Counselor - 2

Community College - 1

Elementary - 2

High School Completion - 1

Other - 5

Total - 55 (one business teacher is also a counselor)

Sample

CONSUMER ECONOMIC EDUCATION TEACHER INSERVICE

NEEDS ASSESSMENT INSTRUMENT

Teacher Name________________________ Department____________________

School Name_______________ School Address________________________

Grades Housed in Building______________________ Phone________________

Grade Level Taught________ Subjects Taught____________________________

Please check appropriate boxes.

	Yes	No	Comments
1. Are you presently teaching: a. Course in consumer education?			Length:
b. Unit in consumer education?			Length:
c. Integrated into all courses?			
2. Have you in the past 5 years taught a course or unit in consumer education?			
3. Have you completed: a. College course which relates to consumer education content?			
b. Workshops or inservice programs in consumer education?			
c. Additional training or work experience related to consumer education?			

	Yes	No	Comments
4. If chosen to represent your school, would you be willing to participate in a consumer education inservice program:			
a. One day			
b. Two days			
c. Series of several meetings			
d. Graduate credit course			
5. Indicate time of day preferred for inservice:			
a. 8:30 a.m. to 3:00 p.m. (school days)			
b. 9:00 a.m. to 3:30 p.m. (Saturday)			
c. 4:00 p.m. to 9:00 p.m. (with dinner)			
6. Indicate the day/days of the week you would prefer for inservice:			
a. Monday			
b. Tuesday			
c. Wednesday			
d. Thursday			
e. Friday			
f. Saturday			
g. Weekend (Friday-Sunday)			

7. Indicate the types of presentations which you feel would be most valuable for educators in an inservice program for Consumer Education.

	Least Value	Some Value	Moderate Value	High Value	Greatest Value
a. Lecture and discussion					
b. Group interaction					
c. Multi-media -- introduce inservice participants to related media and materials					
d. Inquiry and questioning -- find answers through problem-solving methods					
e. Laboratory -- hands on activities					
f. Role playing and simulation					
g. Variety of types of presentations					

8. Indicate the subject areas which now include a course or unit in consumer education in your school:

	Yes	No	Comments
a. Business Education			
b. Home Economics			
c. Industrial Education			
d. Mathematics			
e. Social Sciences			
f. Other (list)			

9. Would you be interested in assisting in the development of a comprehensive consumer education program, K through Adult, for your school district?

Yes___ No___

10. Indicate the extent to which you have need for additional knowledge about each of the following major classifications of consumer education:

	Least Need	Some Need	Moderate Need	High Need	Greatest Need
a. Factors Affecting Consumer Behavior					
b. Personal Money Management					
c. Buying and Using Goods and Services					
d. Consumer Laws, Rights and Responsibilities					
e. Basic Economic Concepts					
f. Sources of Information and Assistance					

11. Indicate the extent to which you feel the need for consumer education inservice programs related to the following sub-topics of consumer education.

	Least Need	Some Need	Moderate Need	High Need	Greatest Need
I. Factors Affecting Consumer Behavior a. Advertising					
b. Values, Goals, Decisions					
c. Employment, Lifestyles Careers					
d. Special Needs - Low Income					
e. Special Needs - Math Skills					
II. Personal Money Management. a. Banking Services					
b. Budgeting & Recordkeeping					
c. Credit					
d. Insurance					
e. Income - Payroll deductions, taxes					
f. Savings, Investments, Estate Planning					
III. Buying and Using Goods and Services a. Housing					
b. Clothing					
c. Foods					
d. Health					
e. Transportation					
f. Education & Recreation					
g. Shopping Information - Labeling, Unit Pricing					

	Least Need	Some Need	Moderate Need	High Need	Greatest Need
IV. Consumer Laws, Rights and Responsibilities					
a. Action and Complaints					
b. Energy and Environment					
c. Laws--Michigan & Federal					
d. Contracts & Warranties					
e. Safety					
f. Shoplifting--Economic Costs & Values					
g. Current Consumer Issues					
V. Basic Economic Concepts					
a. U. S. Economic System					
b. Inflation and Recession					
c. Business, Government and Consumer Role					
d. Taxes--Forms & Types					
e. Profits and Price					
f. Public Welfare and the Economy					
VI. Sources of Information and Assistance					
a. Agencies and Services					
b. Reliability of Information Sources					

12. On the attached sheets we have listed the consumer education teacher inservice topics which can be presented by the Michigan Consumer Education Center in the spring, 1977. After reviewing this list please indicate your top three priority topics.

	Letter	Title
First Priority		
Second Priority		
Third Priority		

13. Give suggestions for professional development and support services you need to help you strengthen consumer education in your school or CEPD.

Inservice suggestions: ______________________________

____

____

Additional support services (consultant services, conferences, courses, access to media, etc.): ______________________________

____

14. Other suggestions: ______________________________

____

____

____

Please return this form to ______________________ by ______________________.
(date)

FORMS USED IN SUCCESSFUL PROCEDURE FOR RECRUITING TEACHER-APPLICANTS AND NOTIFYING APPLICANTS OF SELECTION

(to area principals)

You are invited to select a teacher in your high school to attend a workshop on Personal and Family Financial Planning to be held Thursday, October 11, from 4:30 to 8:30 p.m. at the Holiday Inn-West, Kalamazoo. This workshop, sponsored by the American Council on Life Insurance, and Western Michigan University, is one of seven being scheduled at universities throughout Michigan.

The theme of the workshop is "Financial Planning in Inflationary Times." Special off-campus authorities will make special presentations on services of credit unions, consumer financial frauds, and no-fault automobile insurance.

There will be no charge for this workshop. Each teacher attending will be given a packet of materials, enjoy a delicious buffet dinner, and receive $20 to cover transportation costs. Those selected may be from any subject area, however, it is anticipated that a majority will be business education, home economics, and social studies teachers.

The workshop will be limited to 30 participants; you should, therefore, choose a teacher quickly and urge him or her to send in the enclosed application blank without delay. An addressed envelope that requires no postage is also enclosed.

The first 30 applicants will be granted this rare opportunity to update their knowledge and teaching skills in this important area of consumer education.

Sincerely yours,

Michael T. Glenn
Assistant Professor

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APPLICATION BLANK

ACLI-WMU WORKSHOP

on

PERSONAL AND FAMILY FINANCIAL PLANNING
Holiday Inn-West - Kalamazoo, Michigan
October 11, 1979, 4:30 to 8:30 p.m.

Name of Teacher ______________________________
(Please Print)

High School ______________________ Department ______________

Home Address
Street or Route No. ______________________________

City ______________ State ______________ Zip ______________

Telephone Numbers

School ( ) ______________ Home ( ) ______________
area code area code

For the following topics, please designate by 1, 2, and 3 your degree of interest:

_____Credit Unions

_____Consumer Financial Frauds

_____No-Fault Automobile Insurance

As a participant in this workshop, I agree to: (1) attend the entire workshop, which I understand will be from 4:30 to approximately 8:30 p.m.; (2) complete two evaluations: (a) a preliminary evaluation the evening of the workshop; (b) a follow-up evaluation in December, 1979.

____
(Signature of Teacher)

(Applicants will be notified by October 3, whether or not they have been selected.)

Mail to:

Michael T. Glenn
Department of Business Education
and Administrative Services
Western Michigan University
Kalamazoo, MI 49008

October 2, 1979

I am pleased to inform you that your application for the Personal and Family Financial Planning (PFFP) Workshop has been accepted by the Planning Committee. Since only one-half of the applications could be accepted, you are to be congratulated for your interest and quick response.

The workshop is to be held on Thursday, October 11, from 4:30 p.m. to 8:30 p.m. at the Holiday Inn-West, Kalamazoo. Please plan to arrive between 4:00 p.m. and 4:30 p.m. so that the workshop can begin promptly. I have enclosed a map to assist you with your travel plans.

The Planning Committee is asking all 30 participants to be prepared to discuss a teaching technique related to personal and family financial planning. This exchange of ideas is to be one aspect of the workshop program.

According to your preference and to assure group balance, you have been enrolled in the mini-session entitled "Services of Credit Unions". Meeting from 7:15 to 8:00 p.m., this mini-session will be conducted by Ms. Judy Thelen, Consumer Education Specialist, State Employees Credit Union.

Mary Lou Speers, a high school teacher and doctoral candidate, has been endorsed by the Planning Committee to conduct the workshop evaluation. When she contacts you concerning the evaluation, the committee would appreciate your cooperation.

On behalf of the PFFP Planning Committee, I extend my congratulations on your selection as a workshop participant. If you are unable to attend the workshop, please telephone me at school (616-383-1907) or home (616-385-2177) so that an alternate may be selected to take your place. Also feel free to contact me if you have any questions about the workshop.

Sincerely,

Michael T. Glenn
Assistant Professor

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October 2, 1979

Thank you for your interest in the Personal and Family Financial Planning (PFFP) Workshop. Since the workshop is limited to the first 30 applicants, the Planning Committee was unable to accept your application. However, the committee has placed your name on an alternate list which means that you may be contacted if a vacancy occurs. Your application will also be retained in the event that future workshops are planned.

The committee would also like to call your attention to the enclosed brochure which describes the upcoming Annual Conference of the Consumer Educators of Michigan (CEM). Since the CEM Conference is to be held in Kalamazoo, we hope that you will consider attending this appealing meeting of consumer educators.

On behalf of the PFFP Planning Committee, I thank you for your application. If you have any questions or feel that I may be of service to you, please do not hesitate to contact me.

Sincerely,

Michael Glenn
Assistant Professor

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TIMELINES FOR INSERVICE WORKSHOP

DATE

Local Planning Committee Formulated ______________

Program Content Determined ______________

Time, Date and Location of Workshop Set ______________

Workshop Consultants Determined ______________

Teacher Participants Selected ______________

Evaluation and Follow-Up Evaluation Planned ______________

CHECKLIST OF TASKS FOR ACLI INSERVICE WORKSHOPS

PLANNING

1. Establish a local planning committee made up of a small group representing interdisciplinary interests, and drawing from one or more of the following groups:
    - a) Host university and other regional colleges
    - b) Interested business, social studies, home economics, or math teachers
    - c) Local representative from Intermediate School District, Career Education Planning District, Vocational Educational Coordinator
    - d) Representatives from the community who are involved in consumer education.
2. Planning committee should help determine the following:
    - a) Objectives, content and methods of inservice
    - b) Specific focus of inservice, i.e. content and/or methods
    - c) Program date, place and time
    - d) Program consultants
    - e) Participant selection and planning committee participation.

* 3. Prepare flyer or invitation and send out.

4. Publicize workshops with various educational professional organizations and state newsletters.
5. Give ACLI acknowledgement as grant provider on program flyer and materials.

ORGANIZING

1. Complete arrangements with program consultants.
2. Plan a display of consumer educational materials including insurance materials from ACLI.
3. Complete arrangements for facilities including A-V equipment.
4. Complete plans for meals, breaks etc.

* 5. Develop with consultants appropriate goals and objectives keeping in mind that these objectives are to be measured at the end of the program.

Please note: If you would like assistance in developing objectives Ruby Meis and Marilyn Nagy have agreed to review and assist in this area.

* 6. Prepare hand out materials for participants.

7. If possible, plan to tape record program sessions.

* 8. If possible, plan to take several slides of your inservice to be used for our final reports.

IMPLEMENTING

* 1. Register participants getting complete address (necessary for follow-up evaluation).

2. Have name tags for participants.

* 3. Have participants complete evaluation of inservice program.

* 4. Summarize inservice programs, process, problems and reactions so we can share your experience with others.

*Items to be sent to the Michigan Consumer Education Center.

ADDITIONAL SUGGESTIONS FOR WORKSHOP ARRANGEMENTS

The Teachers' Workbook for the Joint Council on Economic Education's Trade-Offs workshop series has an excellent section on Preworkshop Arrangements. Planning suggestions are divided into seven categories:

- Advertisement and Recruitment of Participants
- Staffing
- Facilities
- Planning Workshop Instructional Activities
- Preworkshop Information to be Mailed to Participants
- Preparation for Registration and Refreshments/Meals
- Materials and Equipment

Specific suggestions are listed under each category, with a space to be checked as each appropriate task is completed.

Additional checklists provide organized reminders to the Inservice Coordinator of responsibilities for:

Audiovisual Materials and Equipment
Other Supplies and Equipment
Materials for Participants' Packets

AMERICAN COUNCIL OF LIFE INSURANCE PERSONAL AND FAMILY FINANCIAL PLANNING EDUCATION

The study of personal and/or family financial planning involves the practical application of economic principles to managing individual and/or family resources at various life stages.

Emphasis is placed upon planning for obtaining, protecting and using a wide range of financial resources in relation to anticipated changes in needs and responsibilities throughout the personal and family life span.

Competencies*

I. ANALYZE PERSONAL AND FAMILY GOALS AND PRIORITIES AS THEY RELATE TO FINANCIAL PLANNING

II. ASSESS A VARIETY OF FINANCIAL RESOURCES PERTINENT TO PERSONAL AND FAMILY GOALS THROUGHOUT THE LIFE SPAN

III. DESIGN A COMPREHENSIVE PERSONAL OR FAMILY FINANCIAL PLAN REFLECTING DEFINED GOALS, PRIORITIES AND RESOURCES

IV. USE THE FINANCIAL PLAN AS A MEANS OF EXPRESSING VALUES, ATTAINING GOALS AND FULFILLING ESTABLISHED PRIORITIES

V. APPLY PRINCIPLES OF EFFECTIVE BUYING, BORROWING, INVESTING, SAVING, SHARING AND PROTECTING IN BOTH IMMEDIATE AND LONG-TERM DECISIONS

VI. EVALUATE AND CHANGE PERSONAL OR FAMILY FINANCIAL PLANS TO MEET CHANGING SOCIAL, ECONOMIC AND LIFE SPAN CONDITIONS

VII. FUNCTION EFFECTIVELY IN THE PRODUCER ROLE TO PROVIDE AN INCOME BASE ON WHICH THE PERSONAL OR FAMILY PLAN IS STRUCTURED

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* The competencies reflect a commitment to a broad conceptualization of personal and family financial planning. They are excerpted from the American Council of Life Insurance's "Materials Advisory Board Report," 1977, prepared by Prof. William Hug, Teachers College, Columbia University; Prof. Lois Guthrie, Montclair State College; Prof. C. Raymond Anderson, University of Maryland; Dr. Iris M. Elfenbein, American Council of Life Insurance.

Competencies and Generalizations

I ANALYZE PERSONAL AND FAMILY GOALS AND PRIORITIES AS THEY RELATE TO FINANCIAL PLANNING

Supporting generalizations are:

1. Planning helps to make the decisions that lead to a balance of resources against needs and wants for the present and the future.
2. Family buying practices are improved when there is self-awareness and understanding of needs and wants.
3. Each family has a responsibility to share time, resources, goods and services as they contribute to the well-being of the family.
4. The pooling of resources can result in the sharing of greater benefits by the individual and family.
5. Personal goals and priorities reflect the individual's values which develop from one's life space. (Examples of life space forces are social and economic conditions, heredity, family, peers, institutions and media.)
6. The function of financial planning is to maximize options for obtaining, protecting and using financial resources in ways that enhance personal and family life.
7. Planning financial resources in an earlier stage can increase the number and strength of those resources at a later stage.
8. Personal and family needs, resources for financial security and risks linked to these resources are continuously changing and must be accommodated to maintain financial stability.
9. Financial planning can help reduce negative change, can help maximize positive change and can help individuals and families accept change.
10. Satisfaction derived from the use of financial resources is directly related to the extent to which the uses fulfill individual and family values and goals.

II ASSESS A VARIETY OF FINANCIAL RESOURCES PERTINENT TO PERSONAL AND FAMILY GOALS THROUGHOUT THE LIFE SPAN

Supporting generalizations are:

1. Planning provides a vehicle for the establishment of priorities to satisfy personal, business and societal needs and wants.
2. The influence of the family on economic trends implies the need for an informed family unit that will contribute intelligently to the continuing process of balancing supply and demand.
3. Government controls designed to influence trends may increase or decrease the family's buying power.
4. The conservation and protection of goods and resources can be accomplished through careful planning by individuals and families.

III DESIGN A COMPREHENSIVE PERSONAL OR FAMILY FINANCIAL PLAN REFLECTING DEFINED GOALS, PRIORITIES AND RESOURCES

Supporting generalizations are:

1. Financial plans are strategies for the allocation of resources to achieve personal and family goals.
2. Personal and family financial plans help reduce the conflicts among wants and needs.
3. Each family's financial plan will differ according to available resources and priorities for their use.
4. The appropriateness of a financial design is dependent on the variety and number of resources, the nature of personal and family goals and the degree to which it may be necessary to maintain records.
5. Budgeting income and expenditures is an aspect of planning that maximizes the consumption potential for improving the standard of living of an individual or a family.
6. The management of family money can create increased satisfaction at all income levels.

IV USE THE FINANCIAL PLAN AS A MEANS OF EXPRESSING VALUES, ATTAINING GOALS AND FULFILLING ESTABLISHED PRIORITIES

Supporting generalizations are:

1. Personal and family financial plans provide information for making decisions regarding activities such as spending, saving, and investing to achieve goals.
2. A financial plan is a system of organizing and controlling resources to evaluate the consequences of day-to-day decisions for their effects on long-term commitments and priorities.
3. What the family buys is governed by a complex decision-making process which involves needs and wants, the degree to which there is motivation to fulfill these needs and wants, the availability of products and services and an acceptable means of exchange.
4. Effective use of financial resources is judged by the degree goals are realized rather than the process employed.
5. It is difficult for the family to evaluate the quality of its buying decisions against the quality of purchases because of changing technology and because advertising, careless handling of goods, poor credit practices and shoplifting add to the real price of goods and services.
6. Investing in good health, knowledge and education is a basic means for goal accomplishments available to families. It will pay tangible and intangible dividends throughout life.

V APPLY PRINCIPLES OF EFFECTIVE BUYING, BORROWING, INVESTING, SAVING, SHARING AND PROTECTING IN BOTH IMMEDIATE AND LONG-TERM DECISIONS

Supporting generalizations are:

1. What is produced, how much is produced and how products are distributed are affected by individual buying practices.
2. An awareness of the value of using current resources to gain future rewards leads to the process of saving and investing. The investment of resources, labor, time or money can result in the enrichment of the family and its environment.
3. Individuals, families, businesses and governments borrow such things as goods, services, time and money in order to satisfy their needs and wants.
4. Both borrower and lender assume risks and responsibilities in the borrowing process.
5. There are risks and hazards in everyday life, and there are varying types of protection available to the family to enable it to reduce the impact of these risks and hazards according to values and lifestyles.
6. Through insurance, the burden of risk is shared by many. For this reason, insurance of persons and property is an economical, efficient and widespread method used for protecting people and resources.
7. The universality of human need for security is a dominant force in the establishment and regulation of the protection agencies.
8. Services which are collectively consumed require collective cost-sharing through taxes.
9. The process of investing involves the investor in activities which may enhance self-discipline, patience, trust and personal stability.
10. Investment by the individual or family in stocks, bonds and insurance is one of the keystones of the American free enterprise system. It results in the sharing of both the risks and profits of productive enterprise and provides opportunity for money to earn money.
11. The purchase of a house represents a form of investment for potential profit combined with fulfillment of the need for shelter.
12. Financial security is threatened by the risks individuals take which in turn are influenced by their attitudes toward self, family, work, law, and society in general.
13. Government, organizations, agencies, institutions, industry, groups and individuals share in the responsibility for the adequacy and protection of financial resources. Examples of this responsibility include government monetary policy, foreign policy, legislation, Social Security, retirement benefits, life and health insurance, minimum wage laws, unemployment insurance, income supplements and workmen's compensation.

VI EVALUATE AND CHANGE PERSONAL OR FAMILY FINANCIAL PLANS TO MEET CHANGING SOCIAL, ECONOMIC AND LIFE SPAN CONDITIONS

Supporting generalizations are:

1. Planning is the allocation of resources according to a system of values to which one subscribes. When change occurs in the value structure it is accompanied by the reallocation of resources.
2. Planning the use and allocation of resources for the family's future involves decisions expressed through insurance and retirement programs and estate planning.
3. At each stage of the life cycle the variety of financial resources available are different, and the accompanying needs and wants of the individual or family are different.
4. Goals change over time and are achieved by using a combination of resources that vary from one time to another.
5. Contingencies, such as death in the family, birth of a child, illness, war, change of job, inheritance, fire or auto accident have an impact on financial resources forcing a change in the way resources are obtained, used and protected.
6. Change can be expected in all major factors, internal as well as external, that affect a family's financial affairs.

VII FUNCTION EFFECTIVELY IN THE PRODUCER ROLE TO PROVIDE AN INCOME BASE ON WHICH THE PERSONAL OR FAMILY FINANCIAL PLAN IS STRUCTURED

Supporting generalizations are:

1. The reality of unlimited wants with limited income is a basic economic condition of each individual and family.
2. In most cases, the nature of one's work provides the basic income for, and strongly influences the scope and availability of, financial resources.
3. Satisfaction derived from work that produces financial resources is directly related to the extent to which the work or the use of the financial resources fulfill individual values and goals.
4. Financial security is contingent on the effective accomplishment and balance of both consumer and producer roles.
5. Knowledge, abilities, attitudes and skills must be acquired to maximize resources and are directly related to the extent to which they fulfill individual values and goals.
6. Purchasing power is directly related to the effectiveness of both earning and using money.

TOPICS -- 1979 WORKSHOPS

		Consultants
Central		
8:30 a.m. -	Roles of Consumers in Our Contemporary Economy	Janis Voege
9:30 p.m.	Some Recent and Important Consumer Laws	Janis Voege
Credit/Non-Credit	Games and Simulations in the Consumer Economics Classroom	Janis Voege
	Insurance through the Life Cycle	Richard Phillips
	Consumer of the Future -- Implications for the Secondary School Classroom	Helen Lohr
	The Household as an Economic Unit	Kenneth Boulding
Wayne State		
8:30 a.m. -	Economic Base for Consumer Choice	Milton Spencer
5:00 p.m.	Is There an Ideal Investment (Michigan National Investment Corp.)	Paul Nelson
Credit/Non-Credit	Consumerism in Contemporary Society	Mary Jane Bostick
	Consumer Workshops	
	- Consumer Economics, Money Management and Planning Concepts (MNB)	Brenda Schneider
	- Insurance and the Consumer	Douglas Heeter
	- Consumer Ecological Concerns & Today's Economy	Mary Raquepau
	Competency Based Teacher Education	Fred Cook
Ferris State		
9:00 a.m. -	Consumer Gripes: Complaints	Stephanie Beam
4:00 p.m.	Advertising	John Montgomery
	Computer Applications in Business	Don Stephens
	Michigan No-Fault Auto Insurance	Douglas Heeter
Western		
4:00 p.m. -	Managing Money in Inflationary Times	Rosalie Warrick
8:30 p.m.	Idea Exchange	Donna vanWestrienen
	Services of Credit Unions	Judy Thelen
	Consumer Financial Frauds	Sue McKay
	No-Fault Auto Insurance	Douglas Heeter
Northern		
8:30 a.m. -	Credit: Using Other People's Money	Judy Thelen
6:00 p.m.	Life Insurance: A New Perspective	Aaron Storm
	Consumer Economic Education in the Upper Peninsula: A Look at the Future	Glenn Stevens
	Health Maintenance Organization: A Consumer Movement	Harvey Wallace
	Games and Simulation in the Classroom	Janis Voege
	Consumer Protection Laws: An Update	Thomas Buchl
	On the Road: Consumer Skills away from Home	Janet Fassbender

		Consultants
Eastern		
4:30 p.m. - 9:00 p.m.	Electronic Funds Transfer	Barbara Craft
	Consumer Health Service	Myrna Yeakle
	Credit Update: Legislation and Classroom Application	Judy Thelen Robert Ristau
	Teacher-Participant Panel	
Michigan State		
4:00 p.m. - 9:00 p.m.	Focus of Personal and Family Financial Planning	Roger Niemeyer
	Economics from Television	Rudy Johnson
	Help in Teaching Personal and Family Financial Planning in Ingham County	
	-- Michigan Consumers' Council	Jim Paquet
	-- Ingham Intermediate Office Staff Developm't	Barbara Jacoby
	-- Regional Education Media Center	Bob Townsend
	-- Center for Economic Education	John Manzer
	-- State Employees Credit Union	Judy Thelen
	Evaluating Materials and Sources	Marilyn Nagy
	Credit and Credit Ratings	Duane Vernon

WHAT IS COMPETENCY-BASED VOCATIONAL EDUCATION?

Competency-based vocational education (CBVE) is an instructional process aimed at improving the teaching-learning process. CBVE can also be called competency-based education or instruction, performance-based education or instruction, criterion-referenced instruction, mastery learning, or proficiency-based education. Basically, these terms all have the same meaning. By definition, CBVE refers to occupational programs in which required behaviors (competencies) and performance standards are specified in advance of instruction.

A competency is defined as the ability (including knowledges, skills, and/or attitudes) to perform a specific task successfully to meet a specified performance standard. A competency statement contains an action verb and a noun (i.e., fill out a job application).

The basic intent of CBVE is to aid student achievement of required behaviors or competencies needed for successful on-the-job performance. Several aspects of CBVE distinguish it from traditional instruction. These include:

1. Analysis of the subject matter content is in terms of performance competencies.

2. Diagnosis of pre-instructional student behaviors (pre-testing).

3. More use of individualized instructional strategies.

4. Use of criterion-referenced measurement instruments for assessing performance tasks.

A competency-based instructional system is based on the concept that no two people learn the same way at the same rate. To the students, CBVE means:

1. Being given credit for what they already know.

2. Being able to identify what they need to know or do.

3. Being able to proceed at their own rate within program guidelines.

4. Having some choice in how they learn--individually, on a one-to-one basis, in small groups, in large groups, or through audiovisual means.

5. Accepting more responsibility for their own learning.

6. Being given more responsibility in decision making and time management.

7. Evaluating their own progress accurately.

8. Being able to move more freely in the classroom and/or the shop.

9. Having a performance-based curriculum which requires demonstrating mastery learning at the level of performance designated by workers in the occupation.

10. Competing against pre-set standards and not other students; and being graded on achievement of standards or criteria for each segment of the curriculum.

For the teacher, CBVE means:

1. Being a manager of learning, a consultant rather than a "giver-of-all-information," a facilitator of the learning process.

2. Being a motivator, concentrating on instilling confidence in the learner, providing rewards for jobs well done, and on serving as a model of desirable work habits, attitudes, and competency in the occupational field.

3. Having the responsibility of advising a group of students, and being a part in designing each student's personalized program of study.

4. Being responsible and accountable, along with the student, for the curriculum.

5. The key element in the teaching-learning process.

Characteristics of a CBVE Program

A CBVE program can be identified by examining its characteristics. The following paragraphs explain the major characteristics. It should be pointed out, however, that a program probably would not have all of these characteristics, but may have modifications of them.

1. Course content is based upon actual worker's tasks which are measurable. Competencies to be learned by the students are determined in advance of instruction through a job or task analysis. The job analysis focuses upon the job duties and tasks involved in work activity. The purpose of a job analysis is to find out what workers are doing on the job.

2. Student performance objectives are specified in advance of instruction. Job competencies are expressed in terms of student performance objectives. Performance objectives focus on student outcomes or what the individual will be able to do upon successful completion of instruction. A performance objective consists of three components: (1) a student's performance or behavior stated in observable and measurable

terms; (2) a description of the conditions and limitations under which the student is expected to perform a task; and (3) a precise description of the acceptable performance standard or criterion. Students are made aware of the objectives they must achieve which eliminates guesswork for both students and teacher.

3. Student achievement is based upon demonstrated competency. Performance of skills is of prime importance in CBVE. Emphasis is placed on the development of minimal levels of competency by all or many students, thus promoting the acquisition of marketable job skills. However, opportunities should be provided for and students encouraged to develop their abilities beyond the minimal performance standard so that individual abilities can be developed to their fullest.

4. Instruction is individualized. Opportunity is provided for differences among students with respect to the objectives they pursue at a given time, the mode or methods of instruction, and the materials used for learning. Instruction can be self-paced, with the student having some choice in the selection of objectives and learning activities under the guidance of the teacher. Learning activities may involve the use of student competency sheets, learning activity packages, group projects, independent study, on-the-job training, and simulations.

5. The student and teacher are more accountable for performance of competencies. The student, as well as the teacher, can be more accountable for his or her performance in a CBVE program as compared with a traditional program. The individual knows what he or she is expected to demonstrate and must accept the responsibility, along with the teacher, for meeting the identified performance standards. In doing so, the student is encouraged to assume more responsibility for the instructional process since the completion of the program is dependent on the demonstration of specified competencies.

6. Learning is guided by feedback. Feedback plays an important part in a CBVE program. Frequent or immediate feedback is provided to the student. The student's progress is monitored closely in relation to the stated objectives in order to provide reinforcement and motivation for learning, in addition to diagnosing any student deficiencies so that remedial instruction can be provided.

7. Learning time is flexible. Time may vary among students to accomplish the objectives. Thus, slower students are permitted to take enough time, and faster ones can proceed to advanced units.

8. An open entry/open exit program is possible. The concept of an open entry/open exit program is possible in CBVE. When a student has achieved the required competencies, the individual should receive credit for the work and move on to advanced

training or the job market. Many entry and exit points throughout the training program may exist, reflecting different job and skill levels within an occupation. The concept of open entry/open exit, however, is difficult to handle administratively due to the present scheduling in today's schools.

9. Criterion-referenced measurement is employed to evaluate the attainment of the performance objectives. A criterion-referenced test (CRT) or measure is one that is constructed to yield measurements which are directly interpretable in terms of specified performance standards. A student is evaluated according to predetermined performance standards rather than by a comparison with other students. A CRT is performance-oriented; that is, it measures if an individual can perform a job task or work sample under controlled conditions. This type of performance test usually, but not always, involves the manipulation of equipment, materials, and objects. Since every student progresses as an individual, failure or pressure is minimized.

10. The teacher is a manager and facilitator of instruction. The teacher's and student's roles in a CBVE program are different than in a traditional program. The teacher is more of a manager, facilitator, and motivator in the instructional process. The teacher and student actually become more involved with the teaching-learning process.

From What is Competency-Based Vocational Education (CBVE)?, Division of Vocational-Technical Education, Maryland State Department of Education, 1978.

COMPONENTS OF A PERFORMANCE OBJECTIVE

A performance objective is a statement of exactly what the learner should be able to do after instruction, indicating an activity that can be observed and measured. A performance objective contains three pieces of information: (1) conditions, which describes the situation, limits, supplies, materials, tools, and equipment under which the behavior will be performed; (2) behavior, which states what observable behavior the learner must demonstrate; and (3) standard, which describes how much is required or how precise the quality of work must be done.

Conditions

The circumstances or restrictions imposed on the student when he or she is demonstrating the behavior must be defined. Frequently, the conditions identify the testing situation used to determine student achievement of the objective. Some examples of conditions are:

1. Given a list of examples . . .
2. Given a series of statements about . . .
3. Given a reference of the learner's choice . . .
4. Given an unthreaded sewing machine . . .
5. Without the aid of texts, notes, or other reference materials . . .

Behavior

The most important characteristic of a useful objective is that it identifies the kind of performance or behavior which will be required as evidence that the student has achieved the intended outcome. In a performance objective, the student's behavior is a precise, observable, and measurable outcome which describes in terms of action what a student will be required to do. Experience has shown that "action" verbs such as "define," "underline," and "diagram" are much more effective in describing outcome behaviors in comparison with terms such as "know," "learn," "appreciate," and "understand." The former terms are more directly observable. For example, "the student will write" is more exact than "the student will learn" and, therefore, is more useful in describing behavior.

Examples of behavior statements are:

1. The student will define in writing . . .
2. The student will identify the components . . .
3. The student will write a report . . .
4. The student will construct a . . .
5. The student will install a . . .

Standard

Students may consider a task complete, but examination by the teacher may reveal unsatisfactory work. Students may fail because they did not know how well the teacher expected them to perform. The performance standard communicates to the student the quantity and quality of how well he or she is expected to complete the task. The standard can be stated in terms such as the actual percentage of achievement, the accuracy expected, the number of errors permitted, the time allowed to complete the task, the degree or any other appropriate level at which achievement is anticipated. The standard should not be arbitrarily set but based on the performance level needed on the job.

Examples of performance standards are:

1. . . . accurate to the nearest whole number.
2. . . . according to the manual's procedures.
3. . . . to be completed within 25 minutes.
4. . . . with 80 percent accuracy.
5. . . . without any errors.
6. . . . to within ±.001 of the work drawing dimensions.

From How to Write Performance Objectives, Division of Vocational-Technical Education, Maryland State Department of Education, 1978.

WRITING PERFORMANCE OBJECTIVES

Performance objectives are intended to clarify what learning outcomes are expected from the student. They are learning goals expressed in terms of the desired results of instruction. To effectively evaluate student progress toward these goals, how and what students will perform when they have reached the goals must be described in precise terms. Thus, for evaluation purposes, objectives need to be defined in terms of specific changes in student behavior.

When objectives are viewed as learning outcomes, and are defined in terms of changes in pupil behavior, numerous types of behavioral changes can be included. Learning outcomes in the areas of thinking skills, performance skills, attitudes, interests, appreciations, and adjustments can be considered, as well as the more obvious knowledge outcomes. One of the most helpful guides in identifying and defining performance objectives is the Taxonomy of Educational Objectives. This classification system consists of a set of general and specific categories that covers many possible learning outcomes that might be expected from instruction.

The Taxonomy is divided into three parts: (1) the cognitive domain, which includes those objectives which emphasize intellectual outcomes, such as knowledge, understanding, and thinking skills; (2) the affective domain, which includes those objectives that emphasize feeling and emotion, such as interests, attitudes, appreciation, and other values an individual internalizes; and (3) the psychomotor domain, which includes those objectives that emphasize manipulative skills, such as handwriting, operating machinery, and typing. Obviously, the psychomotor domain is most directly related to vocational skills.

The categories for classifying objectives in each domain in the Taxonomy are arranged in hierarchical order, from the simplest behavior outcomes to the most complex. Each higher behavior is assumed to include the behavior at the lower levels. In addition, the same behavioral term may be appropriately used at several levels, and some objectives will include elements of all three domains. A summary of the three domains of learning, with the Taxonomy categories and illustrative behavioral terms for stating specific learning outcomes, can be found at the end of this section.

It should be pointed out that even some of the verbs in the Taxonomy are not specific enough and must be further defined in order for the behavior to be measured. Some examples of non-specific verbs would be "infers," "generalizes," and "interprets." The key point to remember is that the action verbs must be measurable and observable.

When writing performance objectives, the following points should be kept in mind:

1. The objective should be stated as an expected student learning outcome.

2. Each specific learning outcome should use an action verb that specifies definite, observable, and measurable behavior.

3. The specific learning outcome should describe the terminal behavior a student should demonstrate when he or she has achieved the objective.

4. Complex objectives, covering such areas as critical thinking and appreciation, should not be omitted simply because they are difficult to define in behavioral terms. They are more difficult to state, but not impossible.

5. The behavior in each specific learning outcome must be relevant to the objective described.

When writing objectives, one of the most common errors is that of describing teacher behavior rather than student behavior. With performance objectives, the focus of the objectives shifts from the teacher to the student, and from the process of instruction to the process of learning. For example, consider the following behavioral statements:

1. The teacher will review a safety film with the class.

2. The student will use safety rules in the shop.

The second statement describes in general terms what a student does at the end of the learning experience. The first statement focuses on teacher activity. The teacher has accomplished the objective when he or she has performed the activity whether or not the student has learned anything. A more accurate way to state performance objectives is in terms of the type of outcome expected from teaching. Therefore, after the teacher reviews the safety film, students might be expected to:

1. Locate safety equipment used in the shop;

2. Select and use necessary first-aid equipment in administering to a minor cut;

3. Report on a shop safety hazard; or

4. List two fire prevention facts.

Other common errors in writing performance objectives are: to list the subject matter to be covered; and to include more than one behavior in one objective. For example:

1. The student will use appropriate measures in solving problems.

2. The student will type, proofread, edit, and mail a business letter.

The second statement includes four behaviors. A separate statement for each might be better since each outcome can be defined in behavioral terms and achievements can be more readily determined.

From How to Write Performance Objectives, Division of Vocational-Technical Education, Maryland State Department of Education, 1978.

TABLE II. Major Categories in the Cognitive Domain of the Taxonomy of Educational Objectives (Bloom, 1956)

Descriptions of the Major Categories in the Cognitive Domain

1. **Knowledge.** Knowledge is defined as the remembering of previously learned material. This may involve the recall of a wide range of material, from specific facts to complete theories, but all that is required is the bringing to mind of the appropriate information. Knowledge represents the lowest level of learning outcomes in the cognitive domain.

2. **Comprehension.** Comprehension is defined as the ability to grasp the meaning of material. This may be shown by translating material from one form to another (words to numbers), by interpreting material (explaining or summarizing), and by estimating future trends (predicting consequences or effects). These learning outcomes go one step beyond the simple remembering of material, and represent the lowest level of understanding.

3. **Application.** Application refers to the ability to use learned material in new and concrete situations. This may include the application of such things as rules, methods, concepts, principles, laws, and theories. Learning outcomes in this area require a higher level of understanding than those under comprehension.

4. **Analysis.** Analysis refers to the ability to break down material into its component parts so that its organizational structure may be understood. This may include the identification of the parts, analysis of the relationships between parts, and recognition of the organizational principles involved. Learning outcomes here represent a higher intellectual level than comprehension and application because they require an understanding of both the content and the structural form of the material.

5. **Synthesis.** Synthesis refers to the ability to put parts together to form a new whole. This may involve the production of a unique communication (theme or speech), a plan of operations (research proposal), or a set of abstract relations (scheme for classifying information). Learning outcomes in this area stress creative behaviors, with major emphasis on the formulation of *new* patterns or structures.

6. **Evaluation.** Evaluation is concerned with the ability to judge the value of material (statement, novel, poem, research report) for a given purpose. The judgments are to be based on definite criteria. These may be internal criteria (organization) or external criteria (relevance to the purpose) and the student may determine the criteria or be given them. Learning outcomes in this area are highest in the cognitive hierarchy because they contain elements of all of the other categories, plus conscious value judgments based on clearly defined criteria.

Used with publisher's permission. Grolund, Norman E. Stating Objectives for Classroom Instruction, 2nd ed. New York: Macmillan Publishing Co., Inc. 1978.

TABLE III. Examples of General Instructional Objectives and Behavioral Terms for the Cognitive Domain of the Taxonomy

Illustrative General Instructional Objectives	*Illustrative Behavioral Terms for Stating Specific Learning Outcomes*
Knows common terms Knows specific facts Knows methods and procedures Knows basic concepts Knows principles	Defines, describes, identifies, labels, lists, matches, names, outlines, reproduces, selects, states
Understands facts and principles Interprets verbal material Interprets charts and graphs Translates verbal material to mathematical formulas Estimates future consequences implied in data Justifies methods and procedures	Converts, defends, distinguishes, estimates, explains, extends, generalizes, gives examples, infers, paraphrases, predicts, rewrites, summarizes
Applies concepts and principles to new situations Applies laws and theories to practical situations Solves mathematical problems Constructs charts and graphs Demonstrates correct usage of a method or procedure	Changes, computes, demonstrates, discovers, manipulates, modifies, operates, predicts, prepares, produces, relates, shows, solves, uses
Recognizes unstated assumptions Recognizes logical fallacies in reasoning Distinguishes between facts and inferences Evaluates the relevancy of data Analyzes the organizational structure of a work (art, music, writing)	Breaks down, diagrams, differentiates, discriminates, distinguishes, identifies, illustrates, infers, outlines, points out, relates, selects, separates, subdivides.
Writes a well organized theme Gives a well organized speech Writes a creative short story (or poem, or music) Proposes a plan for an experiment Integrates learning from different areas into a plan for solving a problem Formulates a new scheme for classifying objects (or events, or ideas)	Categorizes, combines, compiles, composes, creates, devises, designs, explains, generates, modifies, organizes, plans, rearranges, reconstructs, relates, reorganizes, revises, rewrites, summarizes, tells, writes
Judges the logical consistency of written material Judges the adequacy with which conclusions are supported by data Judges the value of a work (art, music, writing) by use of internal criteria Judges the value of a work (art, music, writing) by use of external standards of excellence	Appriases, compares, concludes, contrasts, criticizes, describes, discriminates, explains, justifies, interprets, relates, summarizes, supports

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TABLE IV. Major Categories in the Affective Domain of the Taxonomy of Educational Objectives (Krathwohl, 1964)

Descriptions of the Major Categories in the Affective Domain

1. **Receiving.** Receiving refers to the student's willingness to attend to particular phenomena or stimuli (classroom activities, textbook, music, etc.). From a teaching standpoint, it is concerned with getting, holding, and directing the student's attention. Learning outcomes in this area range from the simple awareness that a thing exists to selective attention on the part of the learner. Receiving represents the lowest level of learning outcomes in the affective domain.

2. **Responding.** Responding refers to active participation on the part of the student. At this level he not only attends to a particular phenomenon but also reacts to it in some way. Learning outcomes in this area may emphasize acquiescence in responding (reads assigned material), willingness to respond (voluntarily reads beyond assignment), or satisfaction in responding (reads for pleasure or enjoyment). The higher levels of this category include those instructional objectives that are commonly classified under "interests"; that is, those that stress the seeking out and enjoyment of particular activities.

3. **Valuing.** Valuing is concerned with the worth or value a student attaches to a particular object, phenomenon, or behavior. This ranges in degree from the more simple acceptance of a value (desires to improve group skills) to the more complex level of commitment (assumes responsibility for the effective functioning of the group). Valuing is based on the internalization of a set of specified values, but clues to these values are expressed in the student's overt behavior. Learning outcomes in this area are concerned with behavior that is consistent and stable enough to make the value clearly identifiable. Instructional objectives that are commonly classified under "attitudes" and "appreciation" would fall into this category.

4. **Organization.** Organization is concerned with bringing together different values, resolving conflicts between them, and beginning the building of an internally consistent value system. Thus the emphasis is on comparing, relating, and synthesizing values. Learning outcomes may be concerned with the conceptualization of a value (recognizes the responsibility of each individual for improving human relations) or with the organization of a value system (develops a vocational plan that satisfies his need for both economic security and social service). Instructional objectives relating to the development of a philosophy of life would fall into this category.

5. **Characterization by a Value or Value Complex.** At this level of the affective domain, the individual has a value system that has controlled his behavior for a sufficiently long time for him to have developed a characteristic "life style." Thus the behavior is pervasive, consistent, and predictable. Learning outcomes at this level cover a broad range of activities, but the major emphasis is on the fact that the behavior is typical or characteristic of the student. Instructional objectives that are concerned with the student's general patterns of adjustment (personal, social, emotional) would be appropriate here.

Used with publisher's permission. Grolund, Norman E. Stating Objectives for Classroom Instruction, 2nd ed. New York: Macmillan Publishing Co., Inc. 1978.

TABLE V. Examples of General Instructional Objectives and Behavioral Terms for the Affective Domain of the Taxonomy

Illustrative General Instructional Objectives	*Illustrative Behavioral Terms for Stating Specific Learning Outcomes*
Listens attentively Shows awareness of the importance of learning Shows sensitivity to human needs and social problems Accepts differences of race and culture Attends closely to the classroom activities	Asks, chooses, describes, follows, gives, holds, identifies, locates, names, points to, selects, sits erect, replies, uses
Completes assigned homework Obeys school rules Participates in class discussion Completes laboratory work Volunteers for special tasks Shows interest in subject Enjoys helping others	Answers, assists, complies, conforms, discusses, greets, helps, labels, performs, practices, presents, reads, recites, reports, selects, tells, writes
Demonstrates belief in the democratic process Appreciates good literature (art or music) Appreciates the role of science (or other subjects) in everyday life Shows concern for the welfare of others Demonstrates problem-solving attitude Demonstrates commitment to social improvement	Completes, describes, differentiates, explains, follows, forms, initiates, invites, joins, justifies, proposes, reads, reports, selects, shares, studies, works
Recognizes the need for balance between freedom and responsibility in a democracy Recognizes the role of systematic planning in solving problems Accepts responsibility for his own behavior Understands and accepts his own strengths and limitations Formulates a life plan in harmony with his abilities, interests, and beliefs	Adheres, alters, arranges, combines, compares, completes, defends, explains, generalizes, identifies, integrates, modifies, orders, organizes, prepares, relates, synthesizes
Displays safety consciousness Demonstrates self-reliance in working independently Practices cooperation in group activities Uses objective approach in problem solving Demonstrates industry, punctuality and self-discipline Maintains good health habits	Acts, discriminates, displays, influences, listens, modifies, performs, practices, proposes, qualifies, questions, revises, serves, solves, uses, verifies

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PSYCHOMOTOR DOMAIN

Psychomotor Domain outcomes in one sense encompass all evidences of learning. A list of action verbs is included in the usual restricted sense which can illustrate the attainment of psychomotor objectives.

assembles
builds
calibrates
changes
cleans
composes
connects
constructs
corrects
creates
designs
dismantles
drills
fastens
fixes
follows
grinds
grips
hammers
heats
hooks
identifies
locates
makes
manipulates
mends
mixes
nails
paints
sands
saws
sharpens
sets
sews
sketches
starts
stirs
uses
weighs
wraps

From How to Write Performance Objectives, Division of Vocational-Technical Education, Maryland State Department of Education, 1978.

EVALUATION PROCEDURES -- DRAFT

Criteria to be Used for Evaluating the Adequacy of the Inservice Program.

1. Satisfaction of the participants with the planning process.
2. Provisions for input of participants from a variety of positions.
3. Flexibility in the process and content presented.
4. Provision for ongoing evaluation of the process as the plan develops.
5. Realistic in terms of time.
6. Correlated with assessed need.
7. Realistic in terms of relationship to available budget.
8. Rationale for plan clearly stated.
9. Resource people, teaching materials, space and time accurately identified.
10. Linkage system clearly defined.
11. Delivery system clearly defined.
12. Quality of delivery.
13. Future implementation of material in the classroom.

WORKSHOP EVALUATION -- DRAFT

Location of Workshop____

Date__________________________ Department___________________________

Subject Area____

Directions to Workshop Participants:

In order to provide information for improving inservice programs, you are asked to rate this workshop by putting a check (✓) at the appropriate point on each of the scales below. Consider that the extreme right side of the scale represents the best inservice programs you have attended, and that the extreme left of the scale represents the least effective inservice program you have experienced.

1. Were the purposes of the workshop clearly defined?	1 2 3 4 5 unclear — clear
2. Were the announced objectives of the workshop in agreement with what was actually taught and/or learned?	1 2 3 4 5 not in agreement — totally in agreement
3. Was the workshop organized in a way that facilitated your learning?	1 2 3 4 5 inappropriately organized — appropriately organized
4. The workshop presenters seemed well informed on the workshop subjects.	1 2 3 4 5 inadequate — extensive
5. There was evidence that the workshop was effectively planned in advance.	1 2 3 4 5 not in agreement — in agreement
6. The workshop activities were relevant to consumer economics education.	1 2 3 4 5 not in agreement — in agreement

7.	A variety of methods and techniques were used in presenting the instructional materials.	1 2 3 4 5 not in agreement in agreement
8.	Workshop activities flowed in a logical sequence.	1 2 3 4 5 not in agreement in agreement
9.	The opportunities for your involvement in the workshop were:	1 2 3 4 5 poor excellent
10.	To what extent did the workshop meet to your needs and interests?	1 2 3 4 5 no application very much application
11.	Would you recommend that this session be offered to other teachers of consumer economics?	1 2 3 4 5 definitely no definitely yes
12.	Will you be able to use what you have learned here in your own classroom?	1 2 3 4 5 definitely no definitely yes

FORMS USED BY MARY LOUISE SPEERS IN 1979 WORKSHOPS

Letter explaining research
Inservice Attitude Survey
Needs Assessment
Workshop Evaluation

October 18, 1979

Dear

Congratulations on having been chosen as a participant for the Eastern Michigan University Personal and Family Financial Management Workshop to be held on October 24, 1979, at the Washtenaw Intermediate School District facility.

Because there is an increased emphasis on consumer education inservice for teachers, the Michigan Consumer Education Center is cooperating with me on research for my doctoral dissertation at the University of Michigan. I would like to have your voluntary participation in this research so that teachers continue to have input in professional development delivery.

This research study focuses on three inservice factors:

- Teacher input in inservice programs
- Release time for inservice
- Voluntary inservice for teachers.

To obtain the data necessary in determining teachers' attitudes toward these concepts, I need your response to the enclosed forms:

1. Cover sheet - Includes general information for a clearer identification of the population in general. No names will be used. There are directions at the bottom of this sheet for completion of page two.
2. Attitudes toward Inservice Survey - This survey will involve your examination of attitudes toward the three concepts mentioned earlier.
3. Needs Assessment - The third sheet is a needs assessment with items specifically related to the workshop you are planning to attend. This information will be used by presenters in their delivery of the program.

Please understand that when you participate in this research project that no individual responses will be made available. Data will be analyzed on a group basis. If you have any questions about the research project, I will be glad to discuss it with you either before the workshop by phone or at the workshop on October 24, 1979.

Please sign the consent form below and complete the attached forms (Attitudes Toward Inservice Survey - 2 pages, and Needs Assessment - 1 page). Bring the forms with you on October 24.

Sincerely

Mary L. Speers

Mary L. Speers 313/971-5247 or 994-1976
2902 Baylis Dr.
Ann Arbor, MI 48104

I have read the information above and am willing to participate in the described research project by completing the enclosed forms at this time, and two forms at the conclusion of the workshop.

Signature____

Attitudes Toward In-service Survey

1. School District ____________________

2. Subject Taught ____________________

3. Grade Level ____________________

4. I had input in this in-service program. (circle one)
   - a. Yes
   - b. No

5. Participation of teachers in in-service programs is required in my district. (circle one)
   - a. Always
   - b. Sometimes
   - c. Never

6. Substitutes are provided for teachers to attend in-service programs in my district. (circle one)
   - a. Always
   - b. Sometimes
   - c. Never

7. Sex (circle one)
   - a. Female
   - b. Male

8. Years of experience in teaching
   - a. 0-5
   - b. 6-10
   - c. 11-15
   - d. 16-20
   - e. Over 20

9. Highest degree you hold (circle one)
   - a. BS/BA
   - b. MA/MS
   - c. MA + 30
   - d. Eds
   - e. Phd Candidate
   - f. Phd
   - g. Other ____________

10. Age range (circle one)
    - a. 20-25
    - b. 26-30
    - c. 31-35
    - d. 36-40
    - e. 41-45
    - f. 46-50
    - g. 51-55
    - h. 56-65

Directions: On the following page you will find three concepts related to teacher in-service which are followed by a series of rating scales. Each rating scale consists of a pair of adjectives with seven segments between each pair. Place an "X" on the segment which most nearly describes your attitude related to the concept. The more you feel one adjective describes the concept, the closer the "X" should be to that adjective. Please respond to all scales for each of the three concepts.

Example:

Concept: Mainstreaming implementation in the state

	(1)		(2)		(3)		(4)		(5)		(6)		(7)	
Beneficial	____	:	____	:	____	:	____	:	____	:	____	:	____	Harmful

If you feel the concept is extremely beneficial, you would place the "X" on the segment under (1).

If you feel the concept is extremely harmful, you would place the "X" on the segment under (7).

The midpoint is (4) to indicate a neutral position.

The segments inbetween indicate a less extreme position.

TEACHER INPUT IN INSERVICE PROGRAMS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Sufficient								Insufficient
Difficult								Easy
Powerful								Ineffective
Motivated								Aimless
Limited								Unlimited
Meaningful								Meaningless
Free								Constrained
Positive								Negative
Useful								Useless
Beneficial								Harmful
Good								Bad
Active								Passive

REQUIRED INSERVICE FOR TEACHERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Sufficient								Insufficient
Difficult								Easy
Powerful								Ineffective
Motivated								Aimless
Limited								Unlimited
Meaningful								Meaningless
Free								Constrained
Positive								Negative
Useful								Useless
Beneficial								Harmful
Good								Bad
Action								Passive

RELEASE TIME FOR INSERVICE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Sufficient								Insufficient
Difficult								Easy
Powerful								Ineffective
Motivated								Aimless
Limited								Unlimited
Meaningful								Meaningless
Free								Constrained
Positive								Negative
Useful								Useless
Beneficial								Harmful
Good								Bad
Action								Passive

Personal and Family Financial Planning Workshop

NEEDS ASSESSMENT

In an effort to meet the needs of workshop participants, the resource individuals scheduled to speak would like to have your input on specific aspects of the Personal and Family Financial Planning Workshop you will be attending. These items will be taken into consideration during the workshop presentation.

Please rate your interest.

1. Methods of presentation most valuable	Least	Some	Mod-erate	High	Most
Lecture					
Discussion					
Group Activities					
Multi-Media Resources					
Inquiry and Questioning					
Laboratory					
Role Playing					
Variety of Methods					

Please rate your interest.

2. Processes related to Consumer Economic Education	Least	Some	Mod-erate	High	Most
Computer Programs					
Evaluations					
Infusion into Social Studies					
Infusion into Home Economics					
Infusion into Methematics					
Infusion into Reading					
Infusion into Business					
Simulation Gaming					
Using Community Resources					

3. Indicate specific topics you would like the resource individuals to address under each of the subjects:

Electronic Funds Transfer - Ms. Barbara Craft, Attorney

Topics: ____________________

____

Health Care - Myrna Yeakle

____

____

Symposium on Credit - Robert Ristau and Ms. Judy Thelen

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MLS
9/30/79

PERSONAL AND FAMILY FINANCIAL PLANNING WORKSHOP

Please check workshop:

( ) Wayne State U.
( ) Ferris State
( ) Northern Mich. U.
( ) Western Mich. U.
( ) Eastern Mich. U.
( ) Michigan State U.

WORKSHOP EVALUATION

Grade Level Taught __________

Subject(s) Taught __________

____

Directions:

Express your agreement or disagreement with each of the numbered statements by placing an "X" in the corresponding Box.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. I learned a good deal of factual material from this workshop.					
2. I gained an understanding of concepts and principles in Personal & Family Financial Education.					
3. I learned to apply principles from this workshop for my own teaching situation.					
4. I developed enthusiasm for teaching consumer economics.					
5. I feel motivated to do outside reading in consumer economics as a result of this course.					
6. I feel stimulated to discuss related topics outside of the workshop setting.					
7. In general, presenters gave clear explanations of topics.					
8. In general, presenters appeared to have a thorough knowledge of the subject matter.					
9. Presenters used workshop time well.					
10. In general, presenters seemed well prepared for the workshop.					
11. Objectives of the workshop were clearly explained.					
12. The workshop was well planned.					
13. Participants felt free to interact in the workshop.					
14. The methods and techniques used in the presentations were effective.					
15. Overall, this workshop was well worth my time.					

Comments:

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16/79

ESSAY QUESTIONS

How might you use the Personal and Family Financial Education materials from this course?

If you had the opportunity to assist in the planning of the workshop, what suggestions would you have made?